

SHIFT

Claims Intake Decisions: Case Study

Spanish P&C insurer relies on Shift Claims Automation to improve the digital claims experience and increase partner vendor selection rate

Context

The client is a top 3 P&C insurer in Spain and has been a Shift customer since 2017. The client initially adopted Shift Claims Fraud Detection and added Shift Claims Automation in 2018.

Client major pain points

- The client has 3 different processes to declare a claim, depending on the interface chosen by the policyholder
- Agents could not track claim status in a single interface
- No recommendation feature to redirect claimant to a partner vendor (primarily repair shops)

The challenges

Improve customer satisfaction and increase partner vendor selection rate.

Shift reinvents the client's digital claims experience

The client selected the agility and advanced decision optimization capabilities of Shift's Claims Automation solution to deliver a game-changing claims intake decisions to its policyholders and agents.

Key features deployed

- FNOL: Users can submit claims directly in the CMS without going through the call center
- Vendor Booking: Policyholders and agents can book a repair facility online (at FNOL and post FNOL) with partner vendor recommendation
- Claim Tracking:
 - Users can track claims in real time and submit documents to be analyzed by AI decision engine
 - Policyholders can communicate directly with the claim handler in the interface

High customer satisfaction and on track for .5% claims loss reduction

Key results

- The solution is deployed to 110 agents, with 18,000 claims processed in 2020
- Policyholders and agents using the solution provided very positive and increasing satisfaction ratings (4.4/5 in 2020, 4.5/5 in 2021)
- The redirection rate to a partner garage for repairs has increased by at least 30%

At a glance

- + 30% increase in claims redirected to a partner garage
- Measurable increase in customer satisfaction