

# SHIFT

## Shift Claims Document Decisions

### Minimise low value work and accelerate impact with AI-based decisioning

Shift Claims Document Decisions is an AI-powered solution that analyses documents for relevant details and creates a contextual view of action items required to move the claim forward. Its models are specifically trained with insurance documents in mind, allowing it to process forms with accuracy matching or surpassing that of an experienced human claims adjuster. By transferring workloads to the AI, experienced personnel therefore have more time to work on cases and tasks that improve claims outcomes, minimise leakage, and positively impact the policyholder experience.

#### The situation

The vast majority of claims data is unstructured, and insurers aren't prepared to handle this. This is evident from the fact that in a recent Lexis Nexis study no UK insurer has any completely touchless motor claims, for example and 79% are openly considering claims automation.

This stems from a major problem: insurers often use strict rule-based decision engines, but unstructured data tends to colour outside the lines. Documents like police reports and handwritten notes don't necessarily follow standard templates. When they do, it's not necessarily clear whether these templates are correctly filled out, even if the rules engine is equipped with OCR.

A rules-based decision engine may be able to interpret handwritten notes, but it's incapable of placing them into context. Human attention is needed to view the output of a form and decide on the next step. This slows down the claims process and exposes it to the subjectivity of human decision making. A new approach is needed to provide faster, fairer, and more consistent claims processing.

#### The solution

Shift Claims Document Decisions helps accelerate accurate decision making for insurers. Not only does this solution analyse unstructured data, it also uses the results of the analysis to drive towards the next steps in the claims process. This helps get to an outcome faster while minimising the need for human intervention—while also powering more consistent results.

For example, let's look at an insurer receiving a mechanic's invoice as part of an auto claim. Document Decisions can identify which parts of the car were damaged, and which were replaced. It can prioritise actions based on governmental regulatory requirements and alert handlers to irregularities with its registration or billing pattern. It can even analyse the document itself, noting any inconsistencies that would indicate photoshopping or manual alteration.

33%

33% claims handler time spent on low value work

~9%

~9 decrease in claims adjusters over the last 20 years

0

0 UK Motor insurers believe they have completely touchless claims

79%

79% - actively considering and open to automation

Document Decisions can accomplish this because it goes beyond simple OCR. Instead, the solution uses statistical models that are trained on specific kinds of insurance documents. Leveraging this specific insurance focus means that the solution can spot irregularities and recommend actions that more generalist applications would overlook.

By using Shift Claims Document Decisions, insurers can speed up their claims process while reducing or eliminating subjectivity. Claims handlers don't need to spend time interpreting documents or making decisions on their own. Instead, Document Decisions provides an accurate and explainable analysis of all claims documents—whether they're printed, typed, or handwritten—while recommending the next best course of action. This reduces leakage and accelerates time to resolution.

## Shift Claims Document Decisions key features



### Contextual decisioning

Automatically evaluate documents against available data to create a complete picture of each claim and accelerate processing



### Insurance data model

Works with internal and external data sources to accelerate decision impact across the claims lifecycle



### Powerful AI

Industry-specific AI continually learns to scale high confidence, consistent decisions across operations



### Industry experts

Unmatched claims client support with industry experts and 200+ data scientists



### Recommended actions

Minimise manual reviews, identify complexity and direct handlers to claims details requiring action



### Set up for success

Up and running within 4 months

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## About Shift Technology

Shift Technology delivers AI decisioning solutions to benefit the global insurance industry and its customers. Our products enable insurers to automate and optimise decisions from underwriting to claims, resulting in superior customer experiences, increased operational efficiency, and reduced costs. The future of insurance starts with Decisions Made Better.

Learn more at [www.shift-technology.com](http://www.shift-technology.com)