



## CLARA: Quick-start to digital claims assessment

Claims assessment can take up to 200\* days and can appear untransparent due to queries and test cycles – neither of which is satisfactory from the customer's point of view. We therefore developed CLARA (Claims Risk Assessment), a data-driven automation solution that reduces claims handling time by around 50% and brings clients on board from the outset. Check out how our digital product increases customer satisfaction and noticeably takes the pressure off your claims handlers.

Fast claims handling processes with CLARA: Upon receipt of the claims notification, the tool first prepares a rules based telephone interview. This helps the claims handler to estimate and allocate the claim. Next, with digital support, the claims handler sends a short risk-adequate questionnaire to obtain all the necessary data. This eliminates the need to ask for additional documents.

### Increase customer satisfaction

CLARA helps claims handlers to manage claims in a structured, consistent way that third parties can also understand. The claims assessment process is thus reduced, resources are used more efficiently, external costs are avoided, and there is a demonstrable increase in customer satisfaction.

#### Traditional claims handling: 196 days

- A claim is notified.
- The claims handler checks the proposal for completeness and the claim amount, involving other specialists in this process.
- Next, they send a questionnaire to collate the relevant data.
- After that, the actual claims processing begins. The claims handler requests additional relevant documents.
- They make their decision on the basis of the data collected.



#### Claims handling with CLARA: 98 days (individual cases in 5 days)

- A claim is notified.
- The claims handler promptly conducts a rules-based telephone interview to assess the claim.
- They send out a short risk-based questionnaire and the record of the telephone interview.
- The claims handler proceeds to carry out focused claims handling, based on the collected data.
- The claims handler makes a decision on the basis of a standardised procedure with a high degree of objectivity.



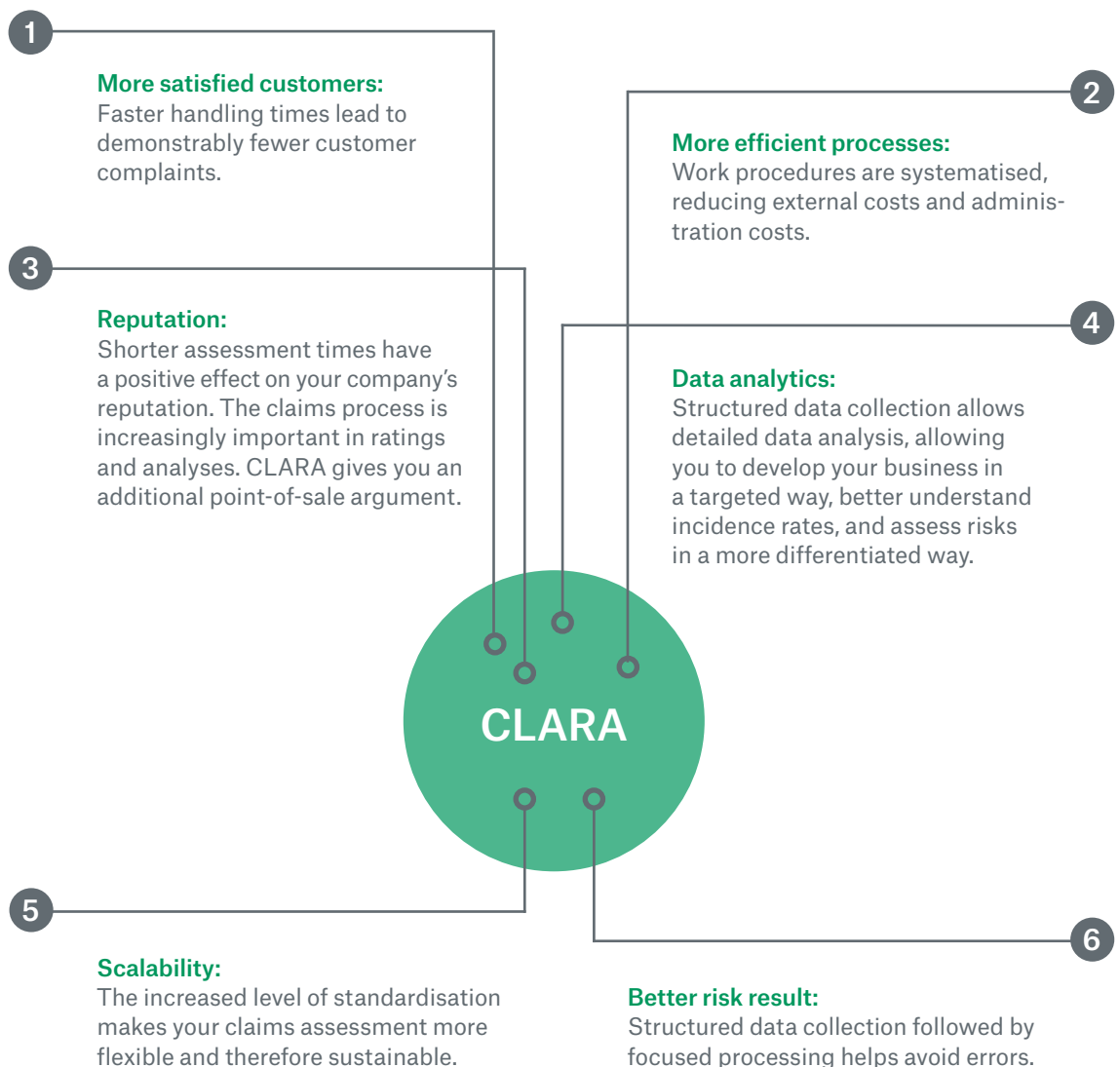
\* Franke & Bornberg BU-Leistungsstudie 2016

### Harnessing the trove of data

CLARA smooths the way for insurers to transition to digitalised claims assessment and helps them use the data collected to better manage their portfolios. This serves as a basis for the targeted use of data analytics.

Whether for risk assessment, pricing or the expansion of your product range – with our comprehensive service portfolio you can drive forward the digitalisation of your business safely and systematically.

## CLARA – Your benefits at a glance



**CLARA has been available since the spring of 2018. Please contact us for more details!**