



CLARA plus: Your tool for automatically calculating the degree of occupational disability in the context of claims handling

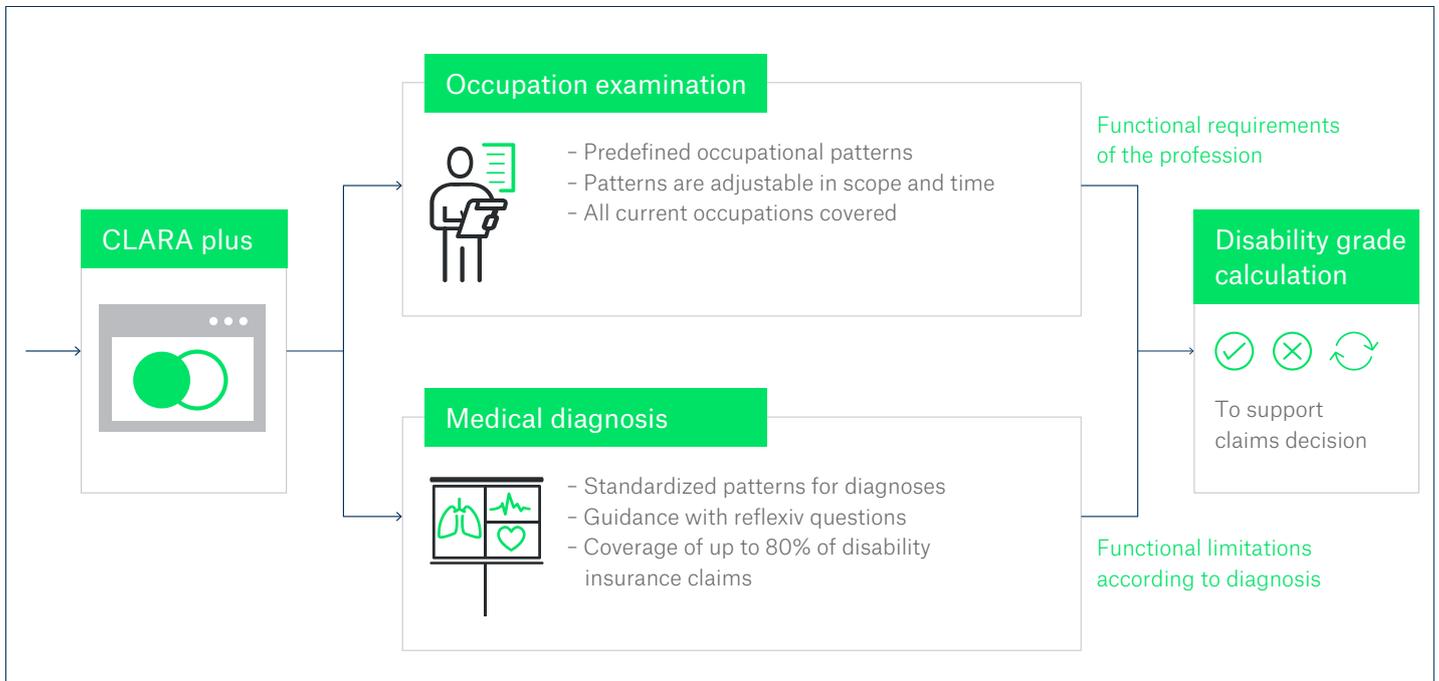
All of the services in the MIRA Digital Suite have one thing in common: they help to close the remaining gaps in digitising processes for life insurers. Even gaps that the experts, for quite some time, didn't consider to be viable candidates for digitisation. Calculating the individual degree of occupational disability in the context of claims is one of them. With CLARA plus, we've now successfully closed this gap. The outcome: with CLARA plus it will be possible to fully process up to 80% of all disability insurance benefit claims. That's unprecedented.

What physical or mental limitations does a medical diagnosis entail on an individual basis? And what do these limitations mean for the claimant in terms of his or her professional activities? Until recently, finding answers to these questions, assessing them precisely, and individually calculating the degree of occupational disability for each claimant took a great deal of time for your experts in the claims department – a resource that is in short supply.

The next big step

With CLARA plus, occupational disability insurers can now digitise the majority of their processes and calculate the degree of occupational disability in a system-based manner. This represents the next big step in digitisation, as CLARA plus offers an ideal extension to CLARA, the claims risk assessment tool in the MIRA Digital Suite, which structures disability claims with the help of rule-based interviews, and which in the process has already halved the required processing time.

Systematics

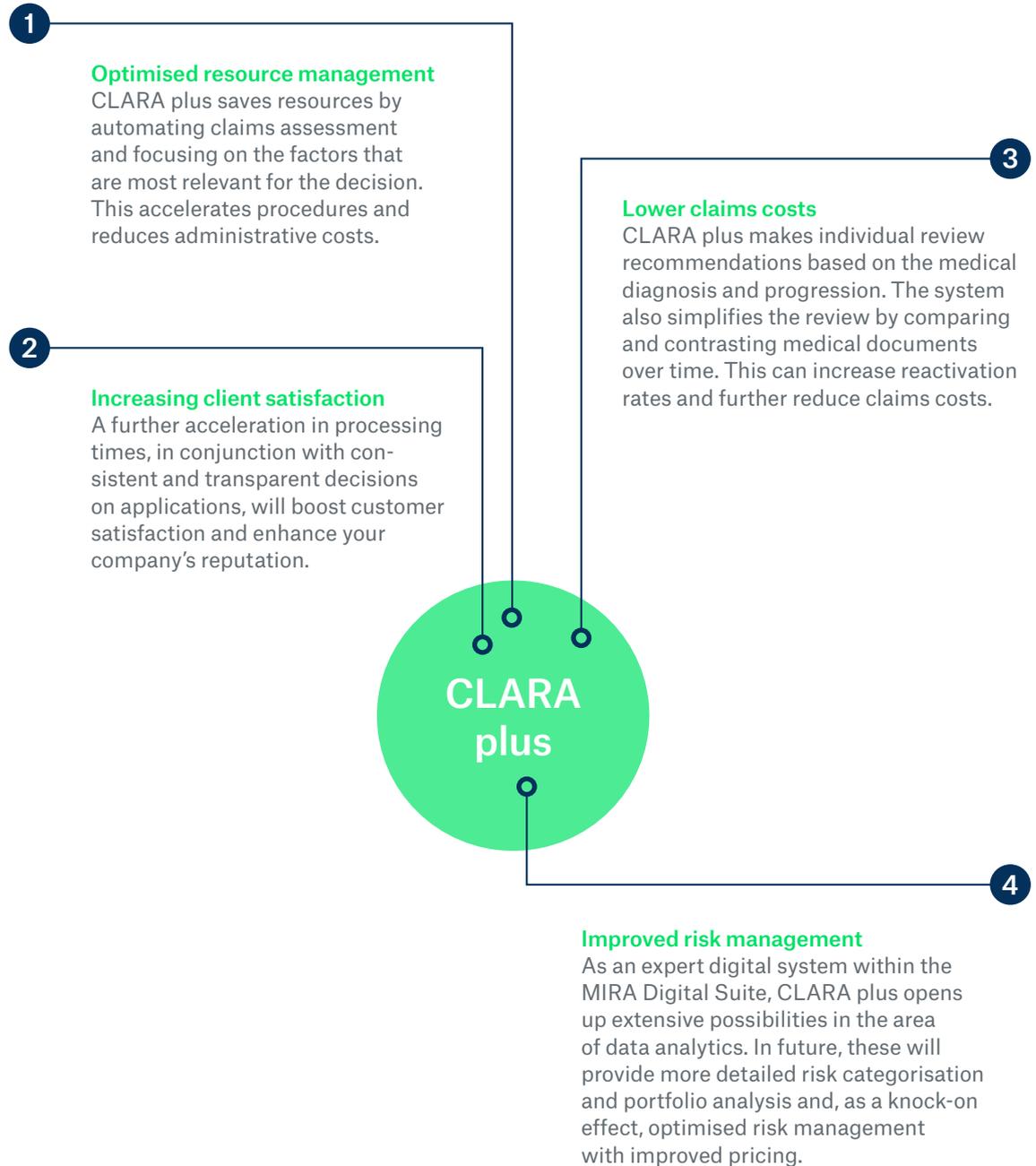


The CLARA plus principle

The CLARA plus algorithm supports claims handlers with highly standardised queries that can nonetheless readily adapt to the individual case. The questions relate to the claimant's occupational profile and medical diagnosis. Using the available information, CLARA plus calculates the individual degree of occupational disability, automatically and in a system-based manner.

This enhances the transparency and consistency of decisions on claims in the context of occupational disability insurance, accelerates the decision-making process itself, and unburdens your experts, allowing them to invest their resources in other, value-adding tasks.

CLARA plus – Your advantages at a glance



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Königinstrasse 107, 80802 Munich, Germany