



verisk  
Analytics



Effective and Efficient Claims Management

THE SCIENCE OF **RISK**<sup>SM</sup>





# Agenda

- Claims handling trends
- Mobile property estimation
- Personal Injury assessment
- Motor damage remote assessment
- Anti –fraud
- Questions



## What are claims managers' top priorities?

- Customer self service
- Automation, automation, automation
- Artificial Intelligence
- Data and Analytics
- Anti-fraud



# Mobile property estimation

# Improving customer experience

- Participation
- Communication
- Transparency
- Collaboration
- Consistency
- Speed



XACTWARE

**CLAIM*****XPERIENCE***<sup>TM</sup> **XACT*****ANALYSIS***<sup>®</sup>

# The Customer's Claims Journey



1

Notification

Assignment

2

Job  
assigned



3

Gather  
loss  
details



4

Assess  
and collate  
damage



5

Evidence



6

Field



7

Finalise  
job

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# Video Collaboration



# 1

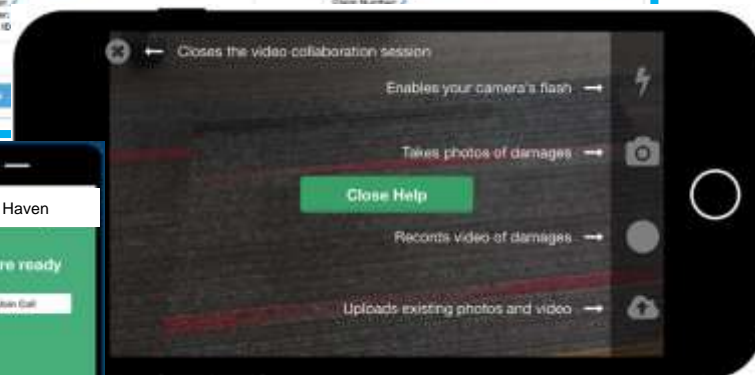
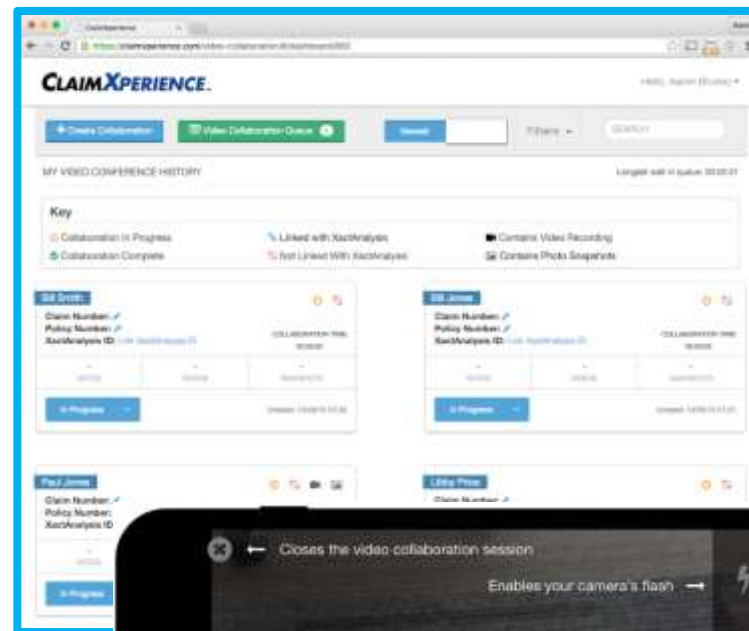
Notification

Digital one-to-one personal relationship with Insurer or field staff

Event validation using:

- Video conferencing
- Photographic evidence
- Interactive conversation

A digital insurance experience resulting in 'once and done' outcomes



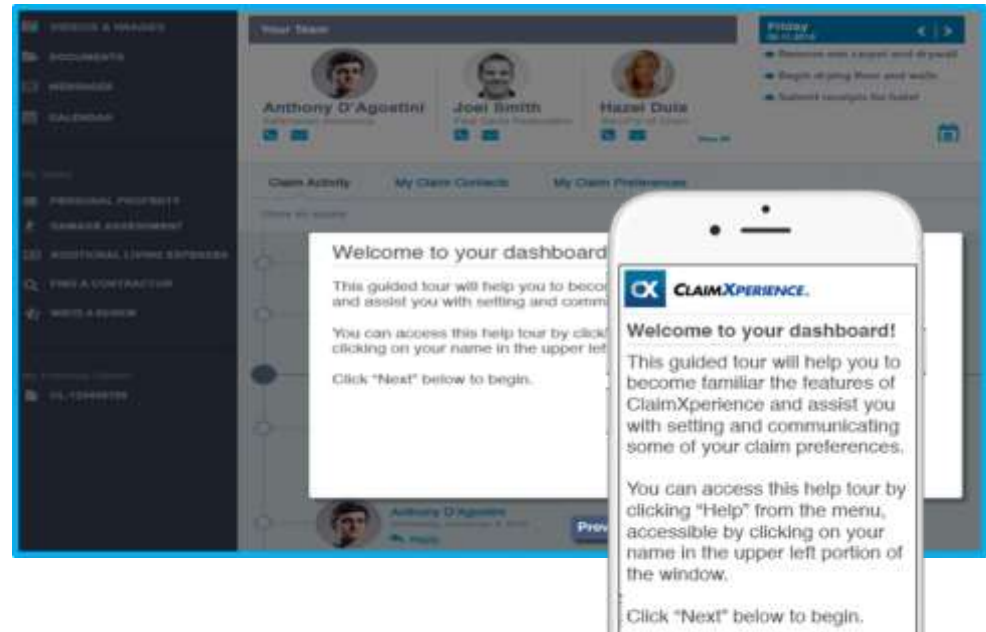
# Individual Customer Dashboards



1

Notification

- Customer set preferences.
- Customer led process
- Easy to use.
- Contextualised help guide.



## General Availability

Please specify your preferred availability for your claims team to contact you. Select each day of the week to indicate availability.

S	M	T	W	T	F	S
---	---	---	---	---	---	---

☒ You can contact me on Monday's

From: 9:00 AM To: 5:00 PM



# Desk Settlement/validation



## Industry-leading cost and estimating software

- professional estimates:
- detailed – consistent - accurate
- integrated sketch tools and pricing database:
- easy to use
- accuracy in scoping/estimating
- complete transparency
- control over indemnity
- reduction in leakage



# Contents Tracking



5

Evidence



6

Field

Effectively progress claims to finalisation:

Tracking items that need to be

- Cleaned
- Repaired
- Discarded
- Salvaged
- Stored
- Delivered

**CONTENTSTRACK.**



# Field settlement/validation



5

Evidence



6

Field

Access or update data anytime, anywhere.

Tailor frameworks to individuals or claims.

Sketch the property, estimate the costs, and resolve a claim all from the field.



# Total digital communication

## Customer personal Cloud

Single view of claim activity:

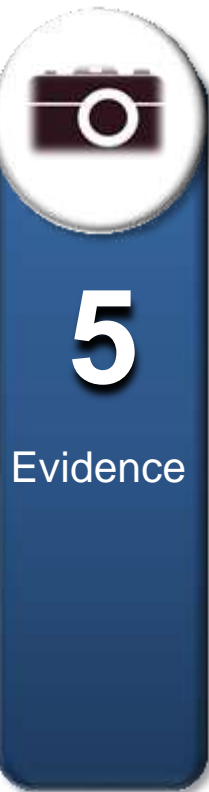
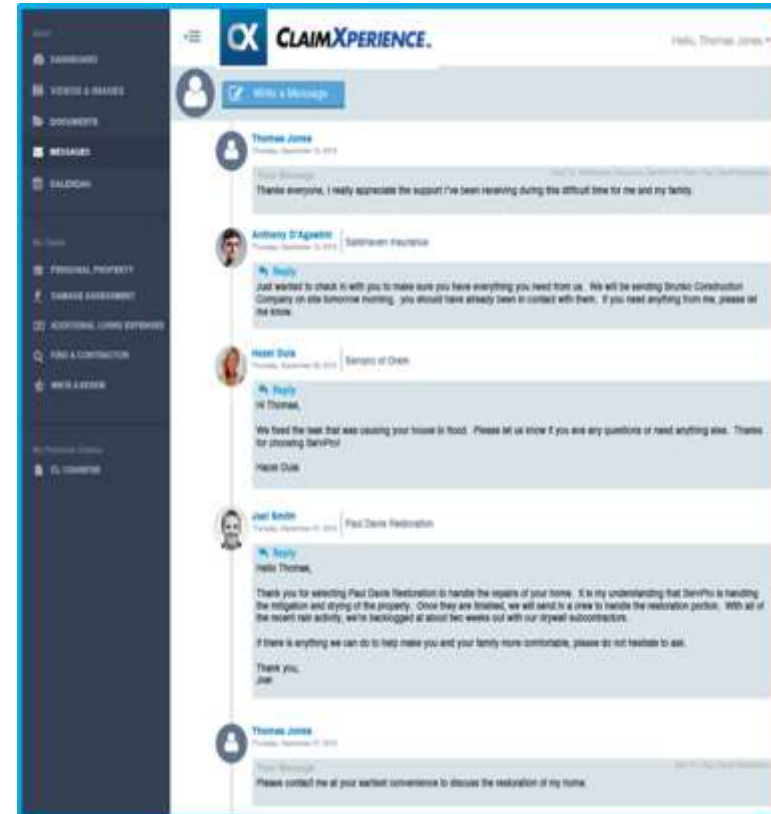
- Milestones
- Messages
- Communications
- Customer satisfaction

Chronologically displayed

- Claim audit.
- Event tracking.
- Documents/photos.

Team involvement:

- Who is involved?
- What is their role?
- When will they be here?





# Automated Personal Injury Settlement



## Claims Outcome Advisor (COA)

- Reduces inconsistency in claims settlements
- Rich structured management information
- More accurate assessment of quantum
- Accurate, earlier reserving
- Aids inexperienced handlers
- Provides faster settlements with fewer touchpoints



## COA Uses ICD coding system

- What is ICD coding?
  - Published by the World Health Organisation
  - Standard diagnostic tool
    - » Epidemiology
    - » Health management
    - » Clinical purposes
  - Used to classify diseases and health problems
  - The basis for the compilation of national mortality and morbidity statistics
  - Used for resource allocation decision-making by countries

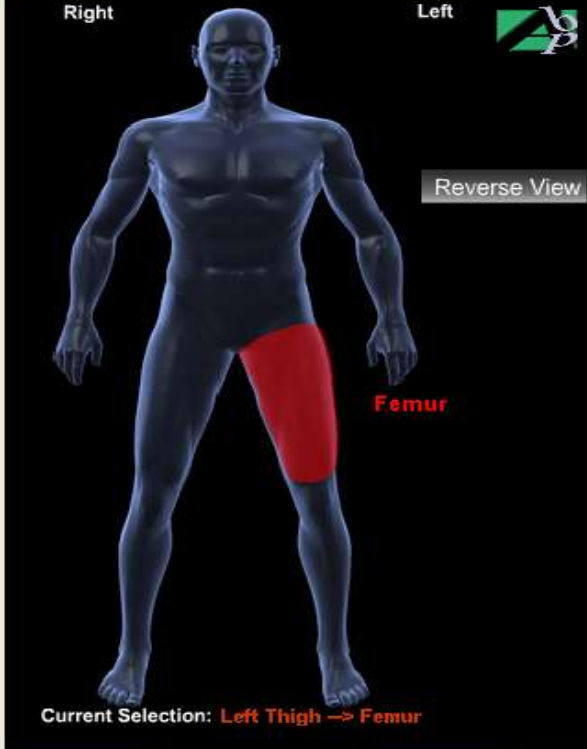


# Capturing Injury Details

Claims Outcome Advisor - Microsoft Internet Explorer

Selection Search -- Web Page Dialog

Right Left



Reverse View

Femur

Current Selection: Left Thigh → Femur

Blood vessel injuries  
Bone Contusion  
**Fractures**  
Nerve injuries

☒ Injuries  
☐ Treatments  
☐ Complications  
☐ Pre-existing

Find

Last body part selected: **left femur**  
Last injury type selected: **Fractures**

Select	Medical Code	Description	Type
Select	G 821.00.L	Fracture left femur - unspecified (thigh or upper leg) - closed	Injury
Select	G 821.10.L	Fracture left femur - unspecified (thigh or upper leg) - open	Injury
Select	G 820.00.AL	Fracture left femur - unspecified whether closed or open	Injury
Select	820.00.L	Fracture left femur - intracapsular section, unspecified - closed	Injury
Select	820.01.L	Fracture left femur - epiphysis (separation) (upper) - closed	Injury
Select	820.02.L	Fracture left femur - midcervical section - closed	Injury

☒ Show only selectable codes

☐ Date of Loss: 02/02/2006  
☐ Line of Business: Employers Liability  
☐ Claim No. 56546546  
☒ Policy No. 0  
☐ Sequence No. 1

Total Net Damages  
 General Damages  
 Special Damages



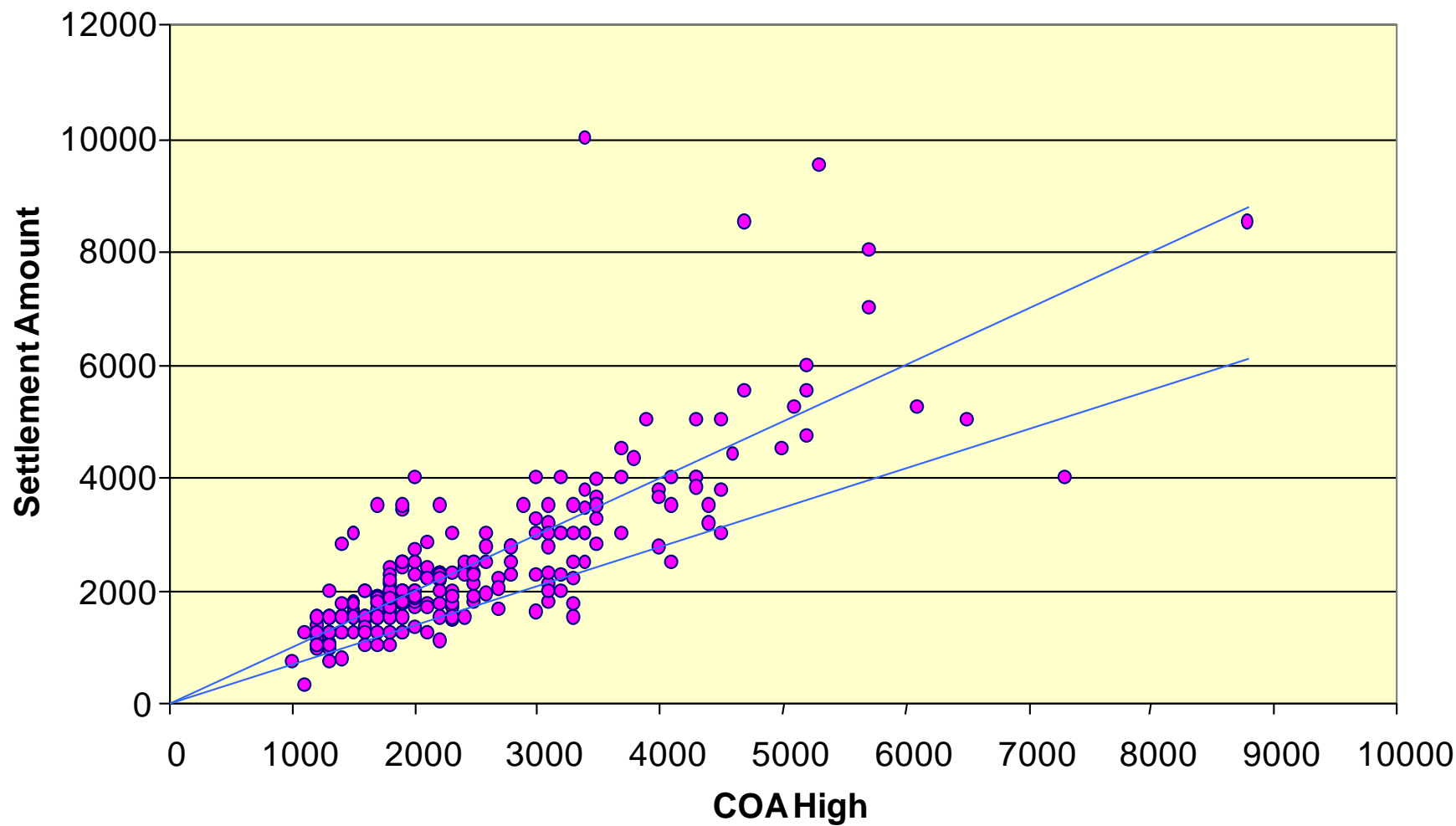


# COA encapsulates vast medical knowledge

- Attorneys Textbook of Medicine – Matthew Bender publication
- Attorneys Dictionary of Medicine – Matthew Bender publication
- Manual of Traumatic Injuries – Matthew Bender publication
- American Medical Associations – Guides to the Evaluation of Permanent Impairment – 4th edition
- Appleys System of Orthopaedics and Fractures – Professor Graham Appley
- The Disability Advisor – Presley Reed – Third Edition
- Textbook of Surgery – Sabiston – 13th Edition
- Rehabilitation Medicine – Principles and Practice – 3rd edition
- Vertebral Musculoskeletal Diseases – Corrigan and Maitland
- Current Surgical Diagnosis and Treatment – Edition 10 a Lange medical textbook
- Essentials of Surgery – Scientific Principles and Practices – Lippington – Raven publication
- Concepts of Human Anatomy and Physiology – Van der Graaf
- The Net – Wheelless Textbook of Orthopaedics and other medical web sites
- National Institute of Health Guidelines for Back Injuries
- Whiplash.com
- Life Chiropractic College
- Counsel of Chiropractic Clinical Practice Guidelines
- 30+ years of Adjusting Experience

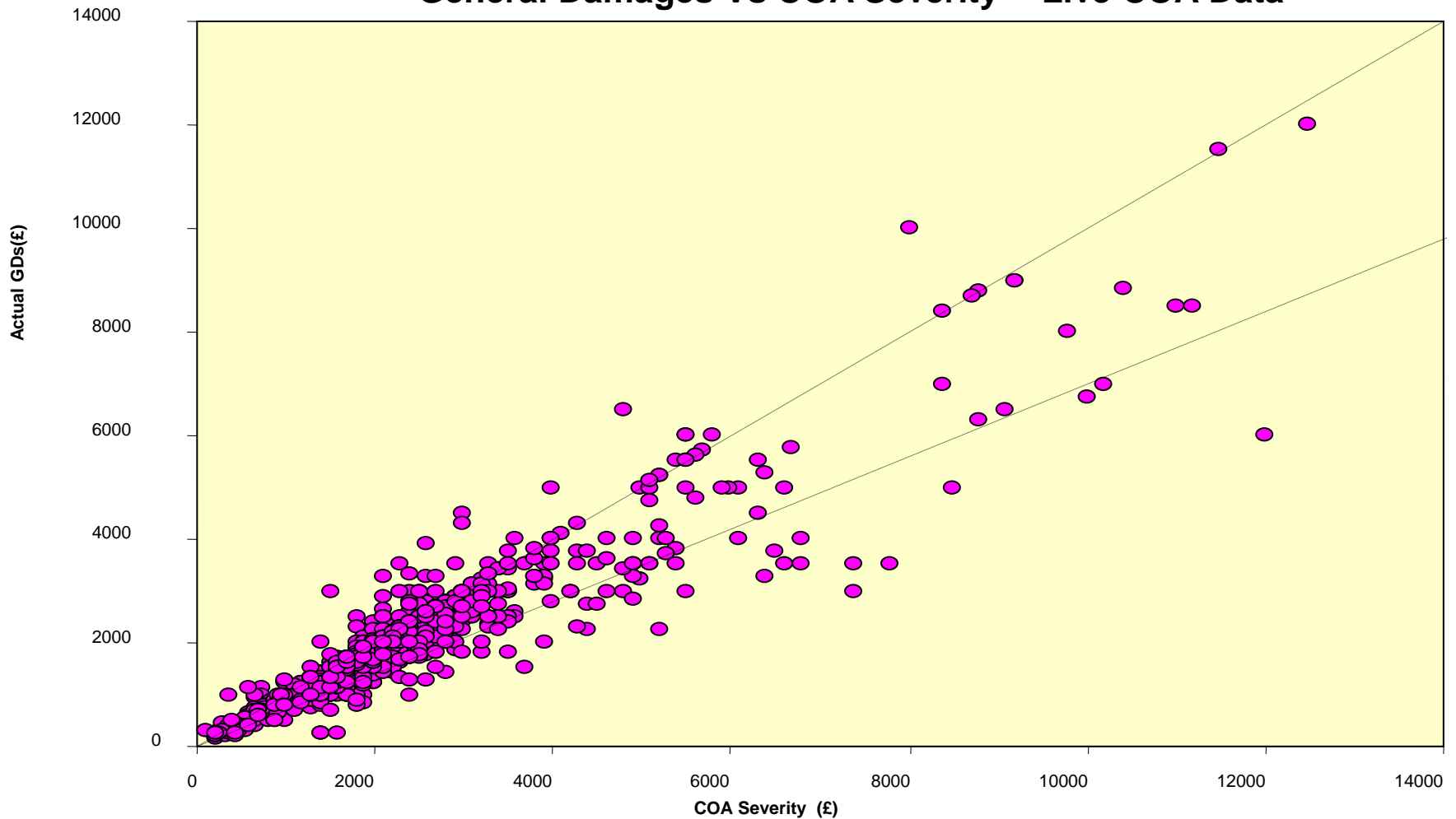
# Usual Settlement Distribution before COA

**General Damages Settlement vs COA High**



# Distribution of Settlements using COA

General Damages Vs COA Severity - Live COA Data





# Automated settlement of MTP injury claims



Medical  
Exam

Whiplash  
Diagnosis

What type  
of Sprain?

ICD 9  
Codes

Seamless  
population  
of COA



## Automated settlement of MTP injury claims

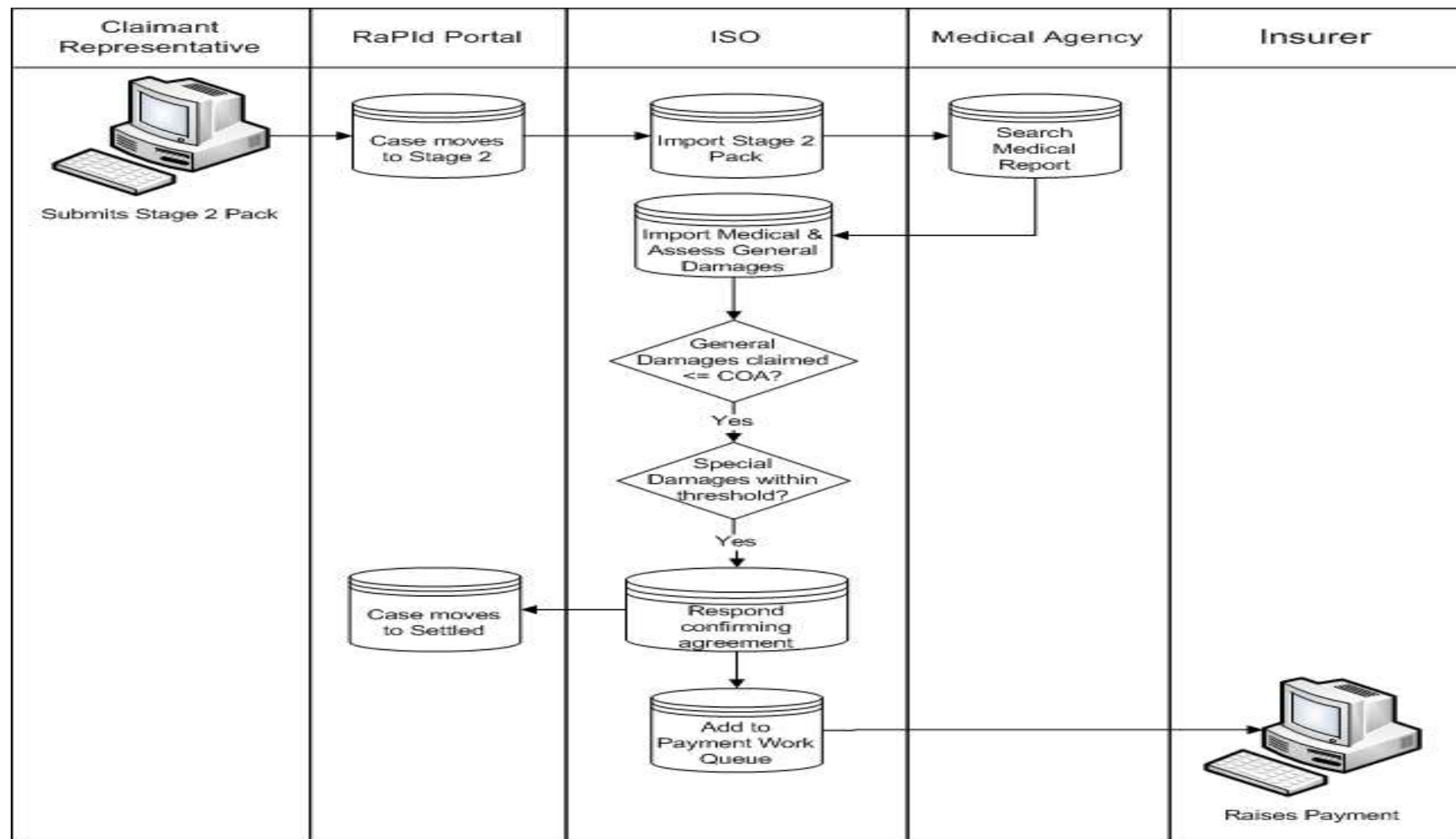
- A method to speed up the settlement of low value MoJ Portal RTA claims
- Works by automating the insurer response to the claimant demand
- Uses XML versions of the medical report to populate COA
- Response times are typically hours rather than days
- Very little change to BAU for claimant solicitors



## PICAS - Within Parameters

Loss	Claimed	Limit
Policy excess	100	300
Loss of use	0	100
Car hire	0	0
Repair costs	0	0
Fares (taxis, buses, tube, etc.)	0	30
Medical expenses	0	100
Clothing	0	50
Care/Services	0	200
Loss of earnings		
a) Claimant	0	0
b) Employer	0	0
Other losses	45	50
General damages	2500	(COA) 3600

# PICAS – Within Parameters





## Latest Data

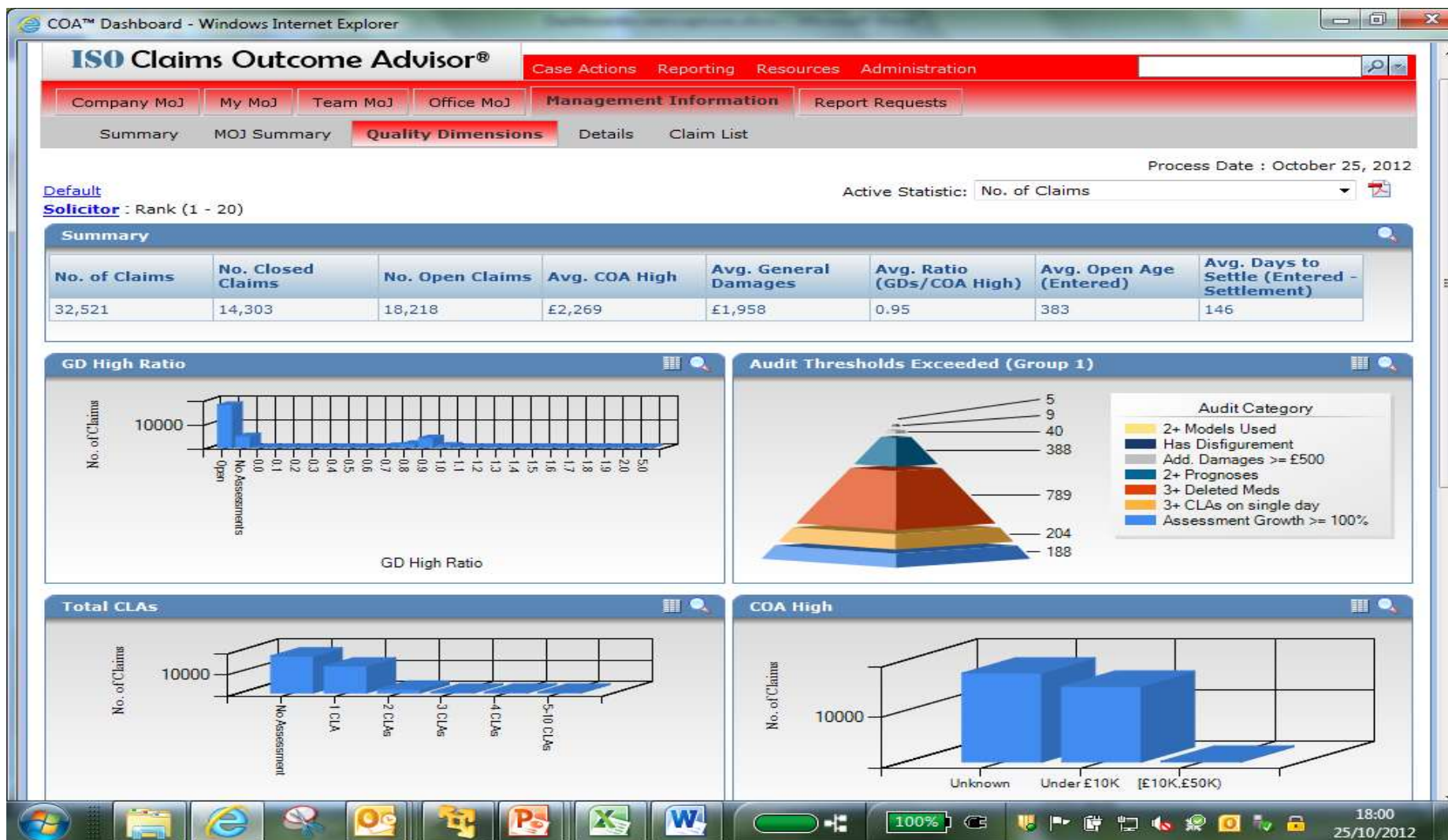
- PICAS Plus response average is 66 mins
- Automated responses average 4 mins
- PICAS Plus Stage Two lifecycle is 13 days compared to BAU of 24 days
- 55% of cases settle automatically either immediately or following counter-offer
- 80% of handler reviews are for special damages
- PICAS Plus cases are prioritised over BAU cases



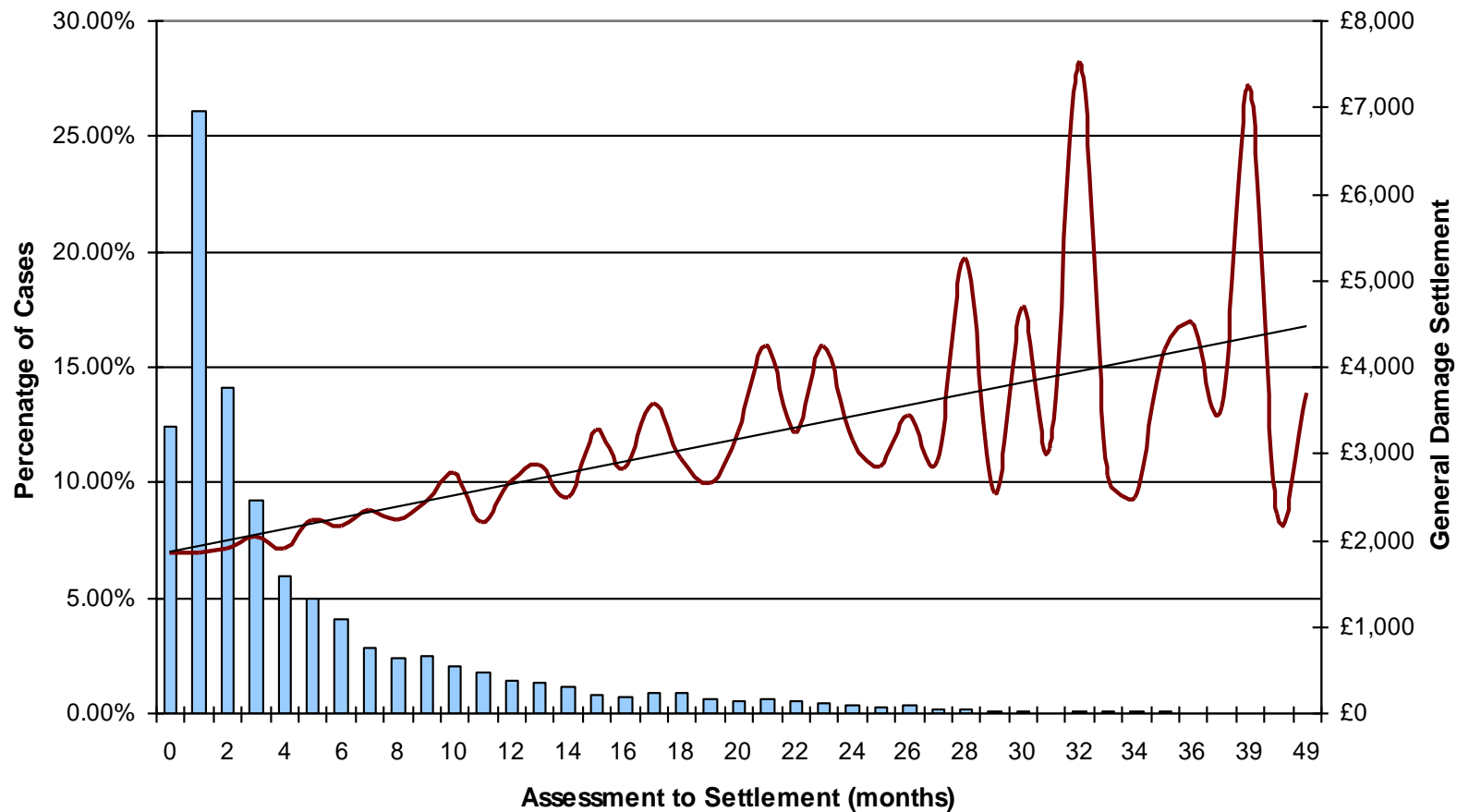


# Management Information and Data Analysis

# Dashboard MI

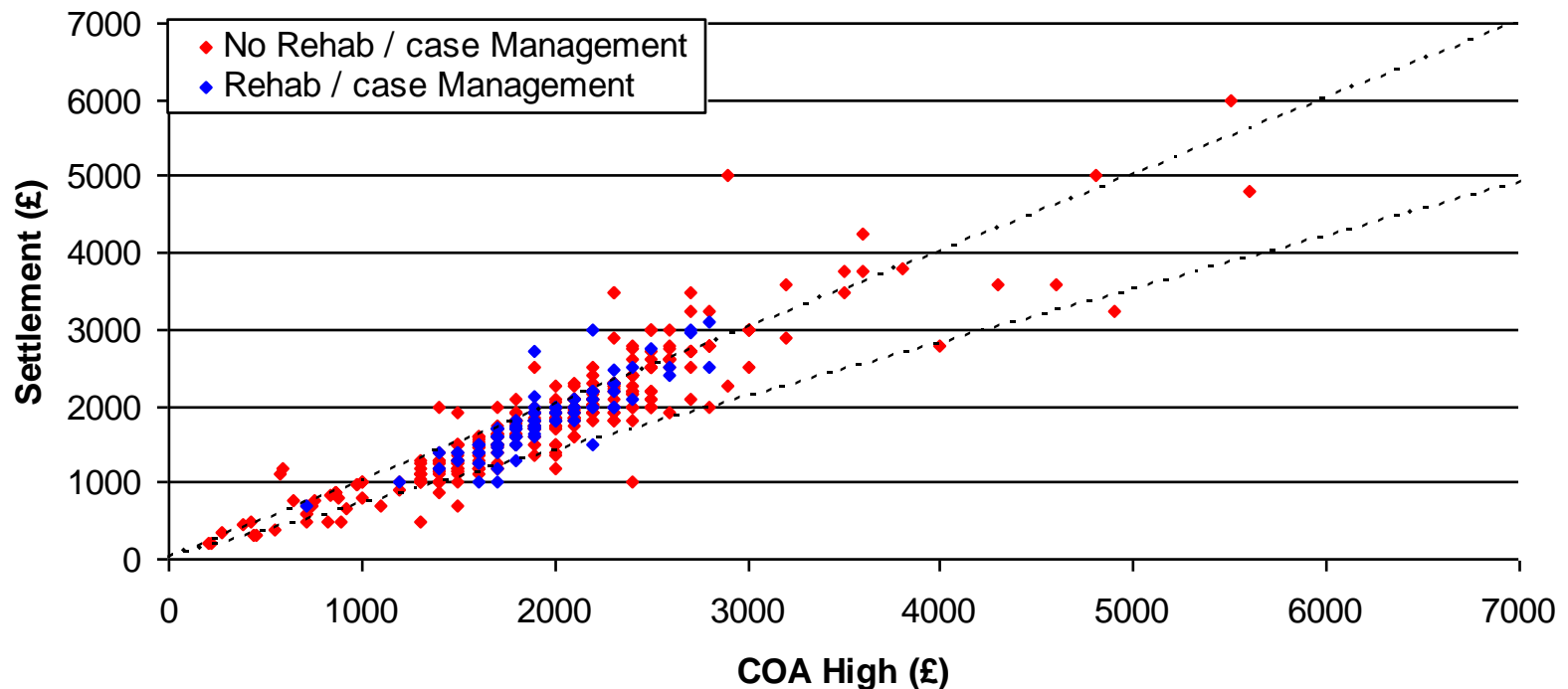


# Correlation of lifecycle to General Damages



# Rehabilitation in whiplash cases

## General Damages



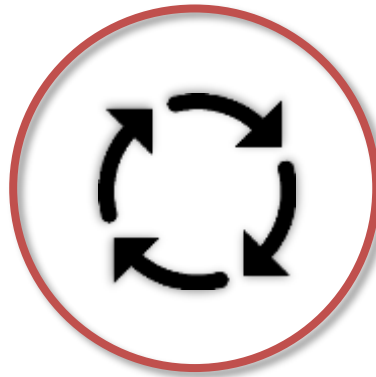


# Mobile vehicle damage estimation

# Artificial Intelligence Software solution that:



Removes friction  
for the insured



Enables direct routing  
to preferred repairer or  
total loss workflows



Provides near  
real-time outcomes

## 2-minute digital FNOL and assessment



# Odometer and VIN images - identification

**IVI INTELLIGENT VEHICLE INSPECTION**

**Odometer image**  
Please take a photo of your car's odometer:

**VIN image**  
Please take a photo of your car's VIN:

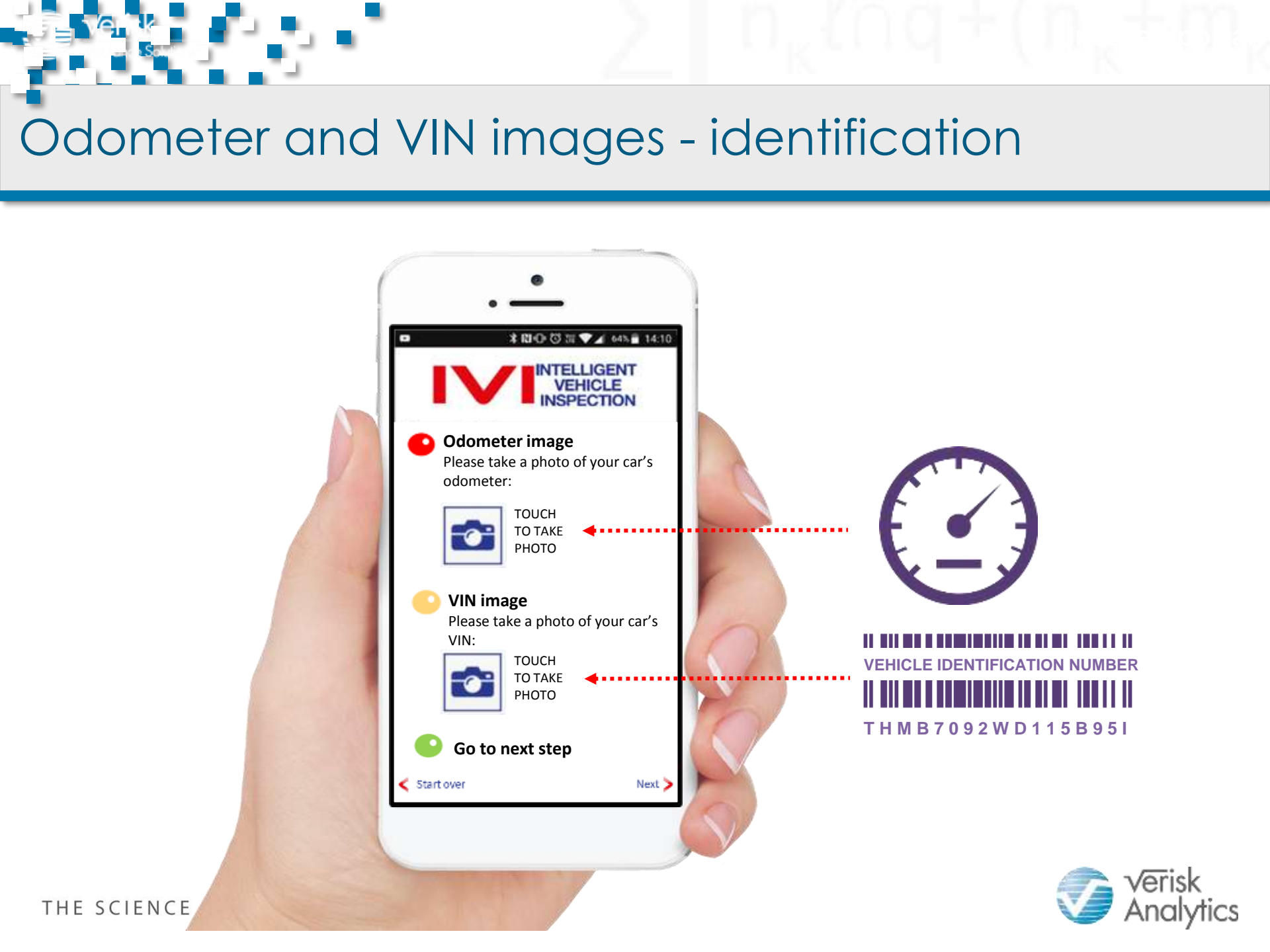
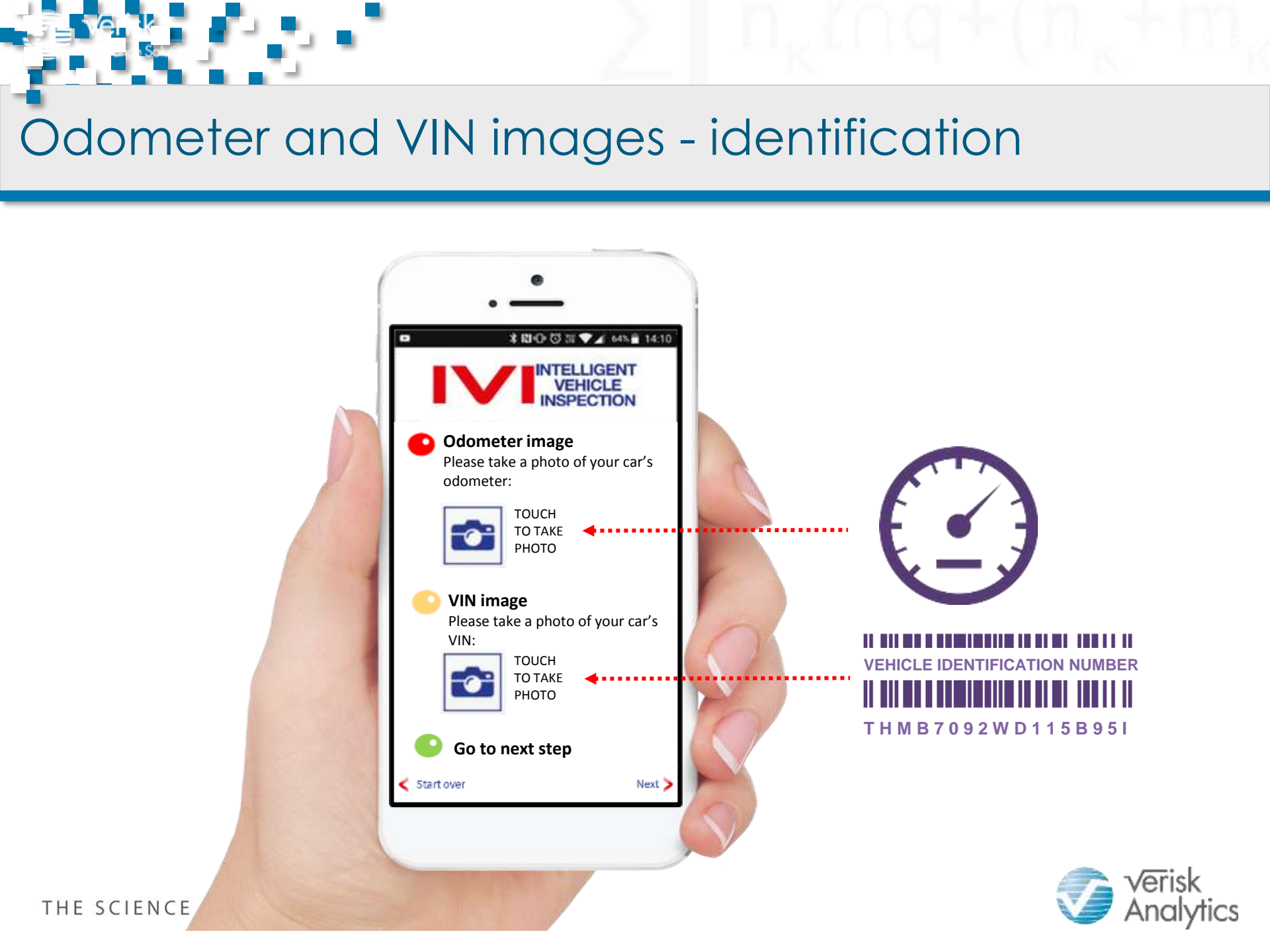
**Go to next step**

Start over Next

VEHICLE IDENTIFICATION NUMBER  
T H M B 7 0 9 2 W D 1 1 5 B 9 5 I

THE SCIENCE

Verisk Analytics



# Odometer and VIN images - identification

**IVI INTELLIGENT VEHICLE INSPECTION**

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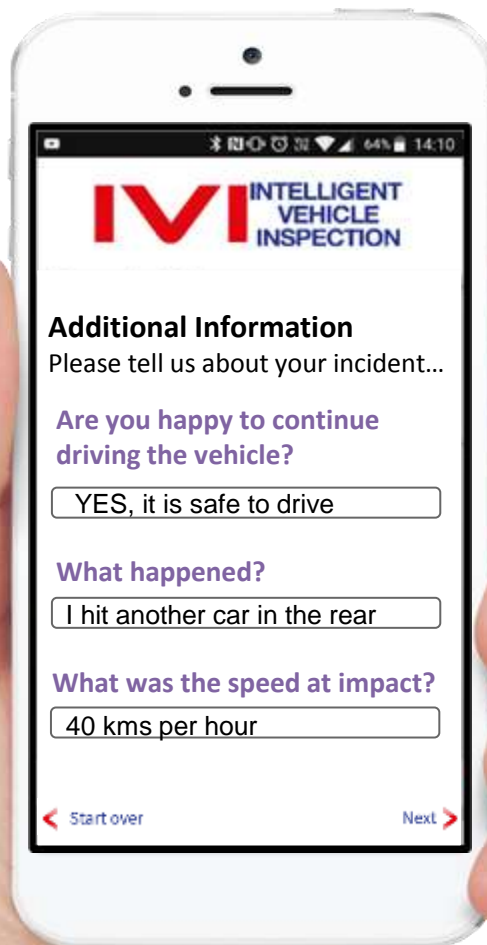
VEHICLE IDENTIFICATION NUMBER  
T H M B 7 0 9 2 W D 1 1 5 B 9 5 I

THE SCIENCE

Verisk Analytics



# Flexible and configurable solution:



The smartphone screen shows the IVI Intelligent Vehicle Inspection app. At the top is the IVI logo and the text 'INTELLIGENT VEHICLE INSPECTION'. Below this is a section titled 'Additional Information' with the prompt 'Please tell us about your incident...'. There are three questions with text input fields: 'Are you happy to continue driving the vehicle?' with the answer 'YES, it is safe to drive'; 'What happened?' with the answer 'I hit another car in the rear'; and 'What was the speed at impact?' with the answer '40 kms per hour'. At the bottom of the screen are two buttons: '< Start over' and 'Next >'.



**WORKFLOW**



**ASSESSMENT**



**3<sup>RD</sup> PARTY DATA**



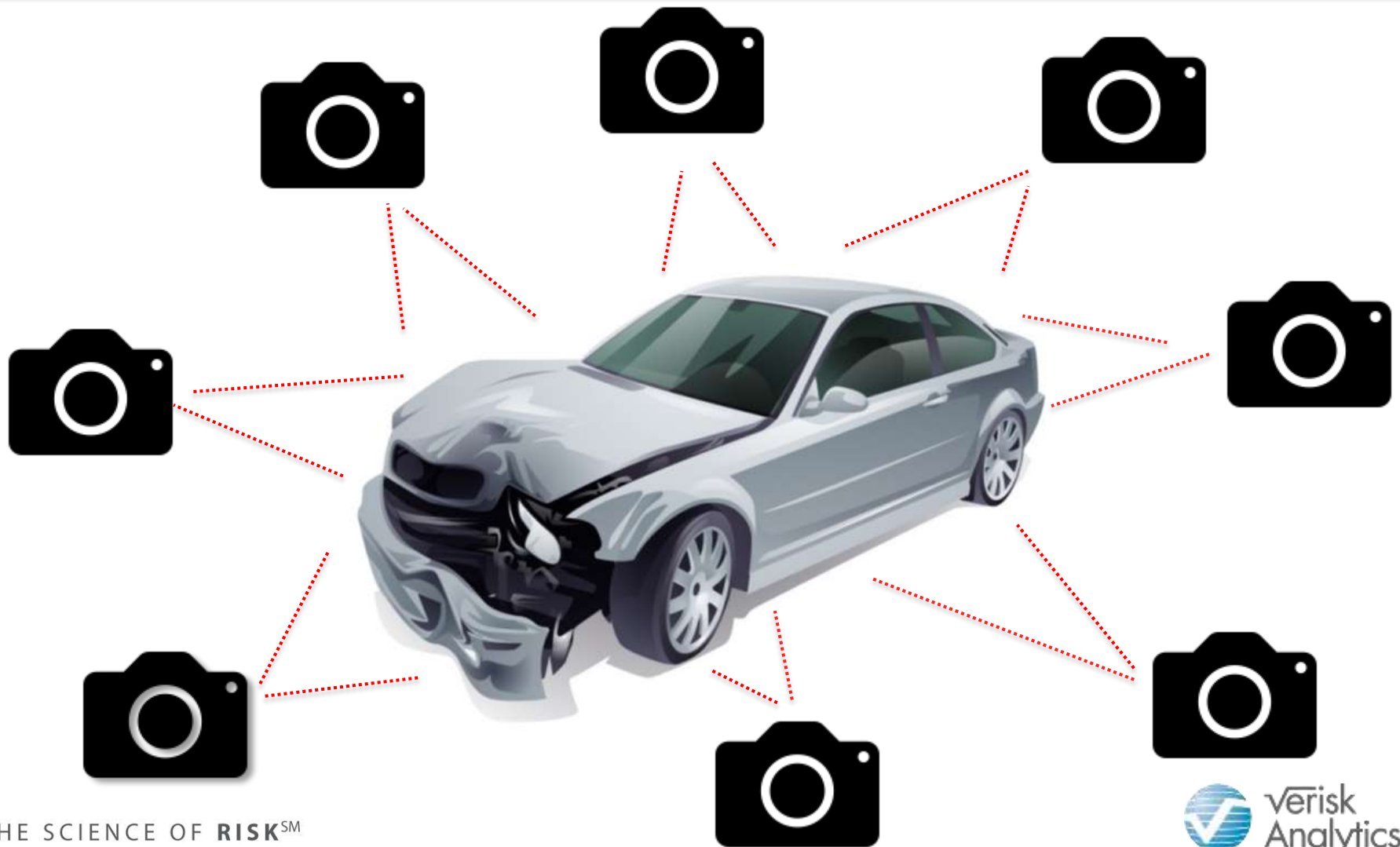
**FRAUD**

# Customer takes images of the damage



Automating the triage process directly into repair or salvage.

Insured is guided through a simple process



Once the images are captured:

Instant decision for total loss or repairable

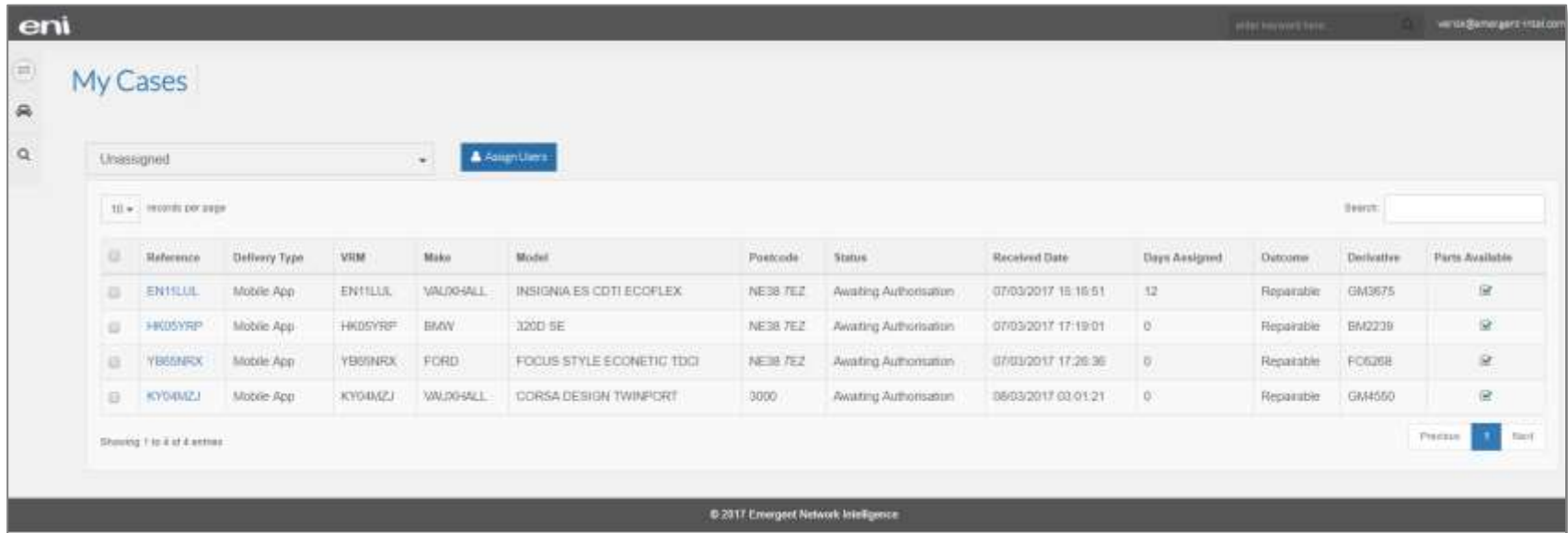


Direct routing to:

- Salvage
- Preferred supplier
- Other routes

Insured instantly notified of  
'next steps'

# Complete visibility enabling:



The screenshot shows the 'eni My Cases' web interface. At the top, there's a header with the 'eni' logo and a search bar. Below the header, there's a section titled 'My Cases' with a dropdown menu set to 'Unassigned' and an 'Assign Users' button. A table lists four cases, each with a checkbox, a reference number, delivery type, VRM, make, model, postcode, status, received date, days assigned, outcome, derivative, and parts availability. The table is filtered to show 1 to 4 of 4 entries. At the bottom, there's a footer with the copyright notice '© 2017 Emergent Network Intelligence'.

	Reference	Delivery Type	VRM	Make	Model	Postcode	Status	Received Date	Days Assigned	Outcome	Derivative	Parts Available
<input type="checkbox"/>	EN11LUL	Mobile App	EN11LUL	VAUXHALL	INSIGNIA ES CDTI ECOFLEX	NE38 7EZ	Awaiting Authorisation	07/03/2017 15:15:51	12	Reparable	GM3675	<input checked="" type="checkbox"/>
<input type="checkbox"/>	HK05YRP	Mobile App	HK05YRP	BMW	320D SE	NE38 7EZ	Awaiting Authorisation	07/03/2017 17:19:01	0	Reparable	BM2239	<input checked="" type="checkbox"/>
<input type="checkbox"/>	YB05NFX	Mobile App	YB05NFX	FORD	FOCUS STYLE ECONETIC TDCI	NE38 7EZ	Awaiting Authorisation	07/03/2017 17:26:36	0	Reparable	FC6208	<input checked="" type="checkbox"/>
<input type="checkbox"/>	KY04MZJ	Mobile App	KY04MZJ	VAUXHALL	CORSA DESIGN TWINPORT	0000	Awaiting Authorisation	06/03/2017 03:01:21	0	Reparable	GM4550	<input checked="" type="checkbox"/>

Showing 1 to 4 of 4 entries

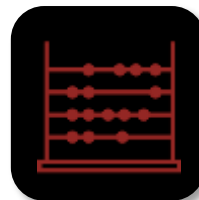
© 2017 Emergent Network Intelligence



A.I. decision  
confirmation



Repairable  
& total loss  
workflow



Audit, review  
and feedback

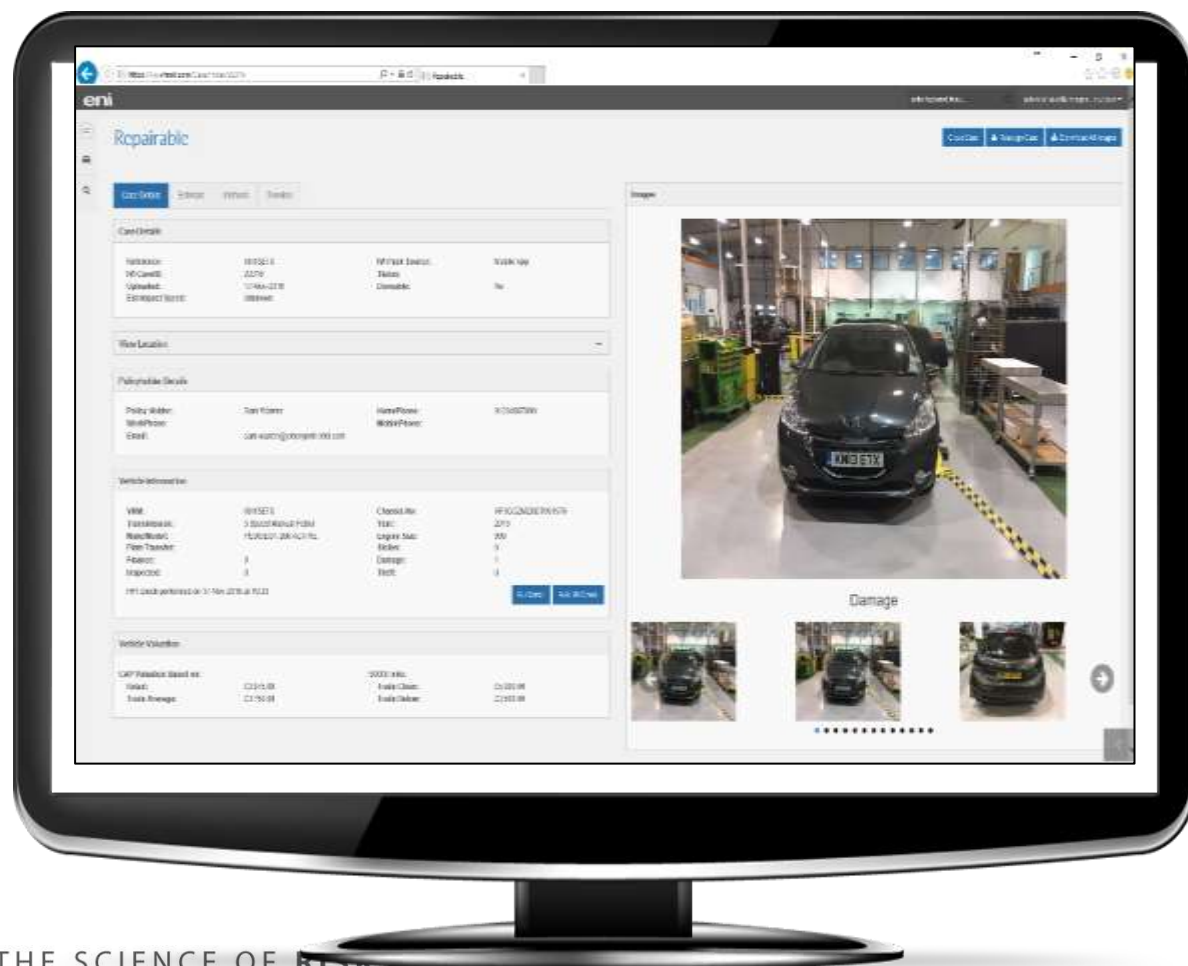


Interaction with  
repair booking  
solutions



Automated  
parts ordering

# Enriched settlement data



GPS location



Valuation data



Leasing data



Off-road duration



Repair method  
statements

# Assessment process pre-vehicle repair



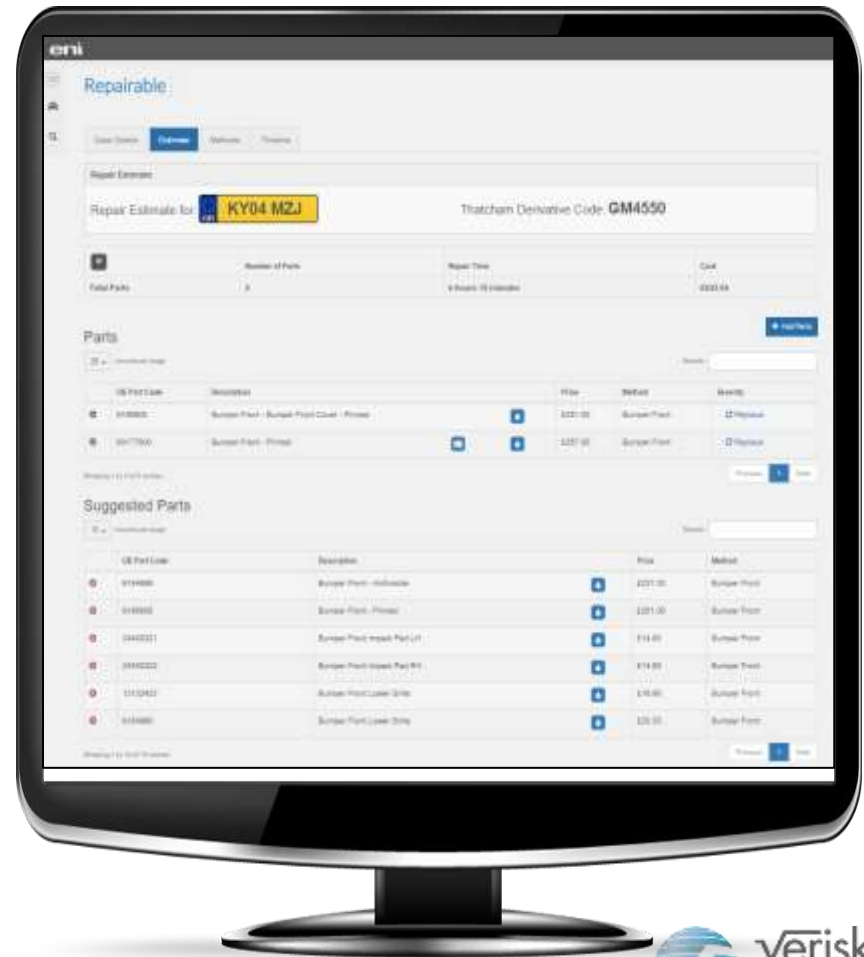
- Detailed estimate:
- Labour
- Parts
- Duration



- Parts ordering



- Customer expectation management





# Benefits



**Improved driver repair experience**



**Instant identification of total loss**



**Significantly reduced repair cycle times**



**Improved routing into insurer supply chain**





# FraudStar

- FraudStar Analytics: Hub & spoke based real-time Fraud Detection System
- FraudStar Intel: Entity based Intelligence system with integrated data visualisation
- Real Time Fraud detection
- Agile, modular framework enabling rapid bespoke development
- Sterile corridor separating intelligence from all other systems
- NIM compliance



# FraudStar ImageCheck

- FraudStar ImageCheck provides real-time image processing to detect:
- Image Alteration – automatically scan images to see if they have been altered or manipulated in any way.
- Image Internet Check – scan images to see if they are stock photo's from the Internet.
- Duplicate Image Check – compare images across entire database to see if the image has been used in previous claims
- Image Metadata Validation Check – scan metadata attached to image (date taken and Geo Location etc.) for consistency with its corresponding claim (i.e. check date taken to make sure image was not taken before Date of Loss; check photo location to make sure image was taken where loss was reported).
- Image Blurring Check – scan image to identify people and registration numbers and blur them to allow secure storage within DPA guidelines.

Questions?

**Thank You!**