



Accenture's
**CLAIM
BOX**

ClaimBox is a solution which, thanks to cloud computing, will revolutionize customer service in the claims handling process while reducing claims handling expenses by 7-11%.

Challenges faced by the insurance industry in the digital world

In the case of non-life insurers, claims handling and payment expenses account for 60% of total costs. Our experience shows that claims handling is a complex process which, in the traditional form, requires the involvement of a number of people and tools.

As a result, insurers naturally aim to optimize the process but at the same time face numerous challenges associated

with insufficient knowledge of advanced technologies (artificial intelligence, analytics), complicated integration or scalability problems. In addition, they face the time-consuming process of launching these tools in the market and high implementation costs. On the other hand, they face the pressure from consumers, who expect simple services and consistent experience across all channels.



Our Solution

To address the challenges associated with customer service we, as Accenture, working with Microsoft, have developed **ClaimBox** – a platform accommodating the insurers' needs and expectations regarding digital transformation and electronic customer service. The platform offers:

- | **24/7 claim reporting using any channel** preferred by the customer, thanks to a virtual assistant and mobile service,
- | **automated claims handling** at each stage of the process, without the need for the assessor's inspection or a visit at a repair shop,
- | **digitized customer service** conducted by claims handling staff,
- | **use of analytical mechanisms** and an ecosystem of partners to minimize the costs of shorten the repair time from over 30 days to as little as a few minutes.

Technologies Used

ClaimBox is a unique solution composed of components ensuring modern and remote claims handling. Each of the components may work as a standalone element or part of a larger ecosystem. Implementation of our solution will facilitate the insurer's operation, **automating 60-70% of all claims** thanks to using the following technologies:

- | **analytics and machine learning algorithms** – dynamic adjustment of the dialogue with the customer to his/her preferences,
- | **artificial intelligence** – recognition of voice and handwriting or level of damage on the basis of vehicle photos,
- | **web applications** – possibility of performing the activities required to report the claim without the necessity to install an app on the mobile device.

In a nutshell:

Products and services: ClaimBox: electronic cloud-based claims handling system
Industry: financial services, insurance

Target group: European non-life insurance companies
Key vendors: Accenture Poland, Microsoft, insurtech ecosystem

ClaimBox, like AppStore, allows for free configuration and integration of all applications, depending on business needs.

ClaimBox is an innovative solution making it possible to reduce claims handling expenses by **7-11%**. One of its unquestionable advantages is its adaptability to the scale of the insurer's business – **smaller number of claims translates directly into lower costs of the tool**. ClaimBox does not only address the market's current needs but also offers many more benefits both for the insurer and the consumer.

Benefits for the insurer



ClaimBox contributes to **mitigating the problems with scalability of systems and the costs of their operation**. Our solution reduces the costs pro rata to the increase in the number of reported claims and increases cost flexibility.

Benefits for the consumer



ClaimBox **improves the customer experience** through such elements as omnichannel claim registration process or no need to wait for a meeting with the assessor.



ClaimBox is a platform which, thanks to integration with numerous partners (i.a. Insurtechs), provides the insurer with constant **access to state-of-the-art technologies**, thus reducing the time and cost of introduction of new solutions.



Thanks to the **remote customer service** capability ClaimBox is a more secure solution which limits, or even completely **cancels the need for direct contacts with the insurer's employee**.

We are the best partner for optimization of the claims handling process!

We have a perfect **understanding** of the **insurance market and extensive experience** in the claims handling area.

We have high-quality **competencies** in the area of new technologies (analytics, artificial intelligence, micro-services, cloud-based services).

We have a data-based ecosystem of several hundred **specialized partners**, such as workshops and rental providers, for handling each type of claim quickly and cheaply.

We have integrated, tested **technological solutions** provided by Insurtechs from Poland and abroad, which are leaders in their respective areas.

Already **4 insurers** in Poland and **2 big insurance groups in Europe** use ClaimBox for their daily operations and confirm its significant impact on reduction of claims handling expenses.



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