omni:us

DIGITAL CLAIMS ADJUSTER

ENTERPRISE AI FOR
END-2-END CLAIM AUTOMATION

omni:us TOGETHER WITH SUCCESS: *WE GENERATE SIGNIFICANT IMPACT*

"**omni:us AI** settles 70% of the submitted claims end-2-end, without manual intervention."

UNIQA

Wolf Gerlach
Board Member Operations

IMPROVE
OPERATIONAL
EXCELLENCE

25-35%
REDUCED PROCESS
COSTS [1]

- Automation of processes
- Reduction of processing times of remaining manual operations

REDUCE
LEAKAGE

1-3%
LESS CLAIMS
PAYOUT[1]

- AI governance in claims adjudication decisions.
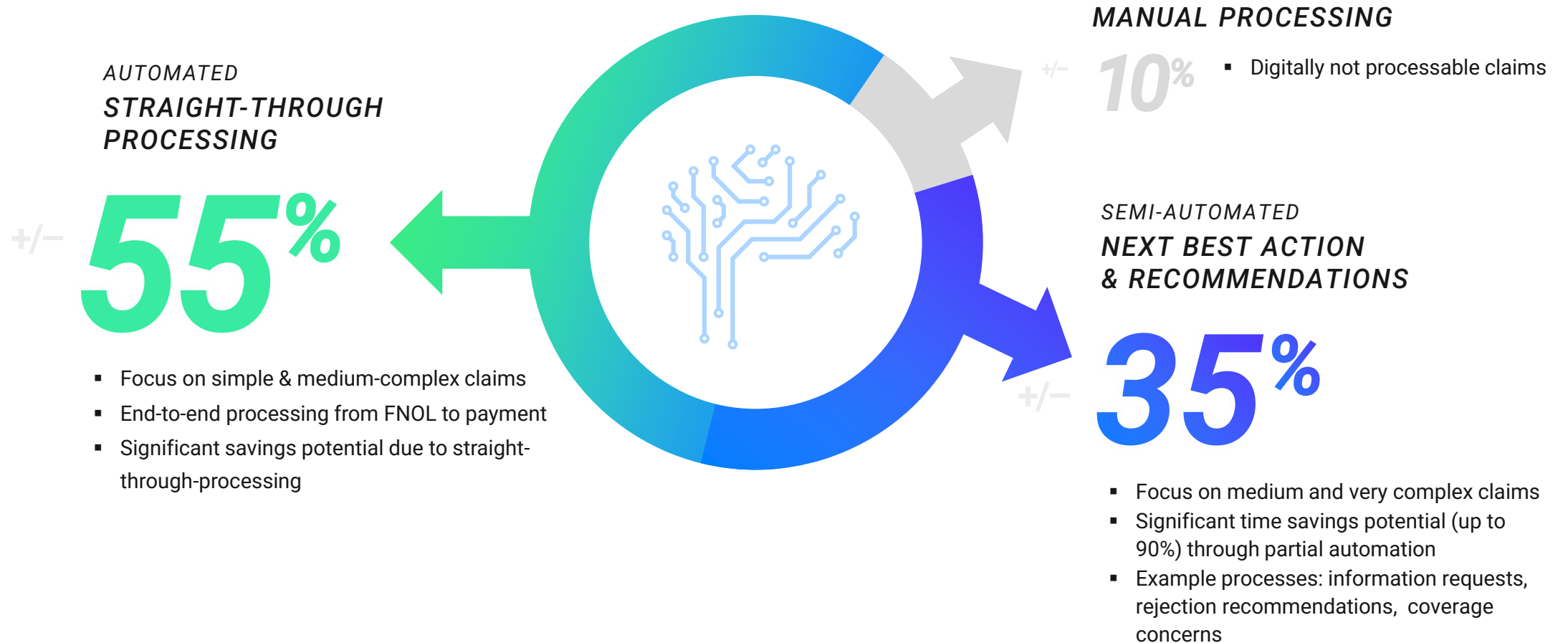- Cognitive decision support for claims professionals

INCREASE
NET PROMOTOR
SCORE (NPS)

**+20%**
CUSTOMER/EMPLOYEE
SATISFACTION

- Shortened response times
- AI-based and interactive communication with customers

NOTE   (1) LISTED KPIS ARE AVERAGE VALUES ACROSS DIFFERENT LINE OF BUSINESSES THAT ARE CALCULATED AS A BASIS OF VALUE BASED PRICING IN OUR COLLABORATION WITH OMNI:US BUSINESS CASES.

OUR PERFORMANCE: CLAIM DECISIONS & RECOMMENDATIONS

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MANUAL PROCESSING

+/– **10%**

▪ Digitally not processable claims

AUTOMATED
STRAIGHT-THROUGH PROCESSING

+/– **55%**

▪ Focus on simple & medium-complex claims
▪ End-to-end processing from FNOL to payment
▪ Significant savings potential due to straight-through-processing

SEMI-AUTOMATED
NEXT BEST ACTION & RECOMMENDATIONS

+/– **35%**

▪ Focus on medium and very complex claims
▪ Significant time savings potential (up to 90%) through partial automation
▪ Example processes: information requests, rejection recommendations, coverage concerns

NOTE • *LISTED KPIS ARE AVERAGE VALUES ACROSS DIFFERENT LINE OF BUSINESSES THAT ARE CALCULATED AS A BASIS OF VALUE BASED PRICING IN OUR COLLABORATION WITH OMNI:US BUSINESS CASES.*
• *FOCUS ON FREQUENCY CLAIMS WITH AN AVERAGE CLAIM VOLUME OF < 3,000 EUR.*

AUTOMATE EXISTING *CLAIM WORKFLOWS* STARTING ON DAY ONE
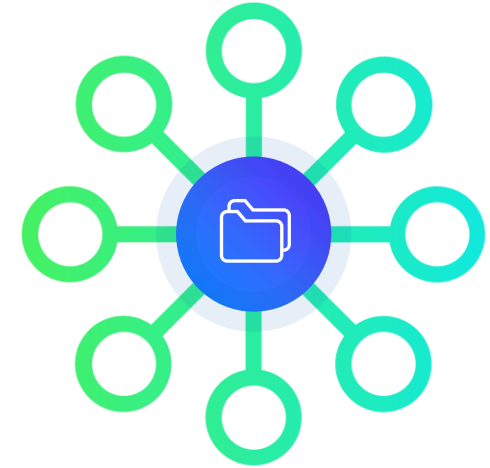
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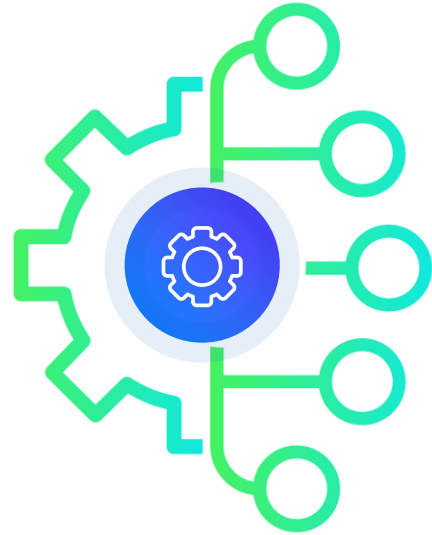
REFERENCE CLAIMS PROCESSES

Out-of-the-box reference processes allow rapid implementation and optimized claims processing

+ CLAIMS DECISION CATALOGUE

Pre-trained AI & rule models automate complex settlement decisions – and alert adjusters to red flags that require human attention

+ ACCESS TO MASTER DATA

Easy integration with major core & legacy systems to access relevant policy and claims information

Available standard connectors:

SAPIENS   .msg   GUIDEWIRE   socotra   SAP

WE *AUTOMATE CLAIMS E2E* IN HIGHER-FREQUENCY P&C LINES OF BUSINESS

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	DIGITIZATION / INDEXING	CLAIMS CREATION / ALLOCATION	FORMAL COVERAGE CHECK	COMPLETENESS CHECK	COVERAGE DETERMINATION	CLAIM SETTLEMENT
HOUSEHOLD/PROPERTY • *FIRE* • *STORM / WEATHER EVENTS* • *ESCAPE OF WATER* • *GLASS BREAKAGE* • *BURGLARY / THEFT*	**Identification and classification of** • Policy • Claim number • Policyholder • Place, time • Risk, objects • Context, interpretation	• **Claimsfile creation** • **Prevent duplicate claims file creation** • **Amendment management**	• **Contract active** • **Insignificance check (self-retention)** **Coverage given for** • Risk • Loss location • Object • Person(s)	**Identification of** • Damage • Extent of damage • Involved parties and their roles **Verification of basic completeness for** • Mandatory information • Documents • Rel. data points **+** • Consideration of other customer-specific completeness requirements • Trigger of necessary supplements	• **Clarification of relevant damage issues** • **Interpretation of the cause of damage** • **Clarification of obligations and exclusions** **+** • Consideration of contract-specific coverage rules • Triggering of necessary supplements	• **Determination of the amount of the claim and the amount of the payout** • **Allocation of payment information** • **Adjustment of reserves** • **Trigger of payout**
MOTOR • *FULLY COMPREHENSIVE COV.* • *PARTIAL COMPREHENSIVE COV.* • *GLASS BREAKAGE* • *VEHICLE LIABILTIY*	**+** • Car data • Damage to the vehicle					
LIABILITY • *PERSONAL LIABILITY* • *HOME / LANDOWNER*	**+** • Claimant	**+** • Doubled claimsfile creation			**+** Clarification of factual fault	

NEXT BEST ACTION OR STEERING TO CLAIMS ADJUSTER IS POSSIBLE AT ANY POINT

NOTE (1) CASES ALSO ADAPTABLE FOR LIFE; HEALTH; COMMERCIAL; WORKERS COMPENSATION

AUTOMATION IS A CHANGE PROCESS - NOT A PROJECT: KEY FACTORS OF SUCCESSFUL CLAIMS AUTOMATION INITIATIVES

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1

BUILD TRUST & ENABLE CONTINUOUS LEARNING

- Close involvement of non-technical staff
- Comprehensible results from the beginning
- Continuous learning and improvement of AI

2

DEEP PROFESSIONAL COMPETENCE COMBINED WITH TECHNICAL SKILLS

- Merging AI tech and business knowledge
- Process understanding in detail
- Focus on frequency instead of special cases

3

INTEGRATED & PROCESS AS STARTING POINT

- Automation starts with the process
- Partial automation as an essential lever
- Integration into relevant core and surrounding systems

MARTIN MICKO
### COO & FOUNDER

MARTIN@OMNIUS.COM

"We already produce millions of dollars of gross written premium – new business for us, just through this technology. "

Ariel Gorelik
Executive VP/ CIO & COO at AmTrust Financial

"Thanks to the technology developed by omni:us, we will be able to make our core business even better throughout all country subsidiaries."

Patrick Wirth
Lead Group Strategy Digital Transformation at Baloise
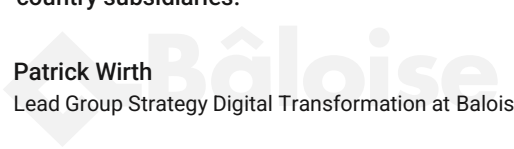
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Board Member Operations at UNIQA

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TÜV NORD — ISO CERTIFIED 27001:2013

ZURICH — GLOBAL INNOVATION CHAMPION

KPMG — LEADING GLOBAL INNOVATOR

The Insurance Insider — INNOVATION OF THE YEAR — Insurance Insider Honors

NOVARICA — PROMINENT CLAIMS PROVIDER