CASE STUDY – INSURANCE

Automating Auto Claims Handling with Apromore

39%
Reduction in claims handling time

46%
Fewer compliance violations

OVERVIEW

A Fortune 500 insurance provider with a $5.8 billion market cap, 13,600 employees, and millions of customers, protecting over 55 million vehicles worldwide, faced rising complaints due to delayed motor claims processing. The company aimed to boost efficiency while maintaining regulatory compliance.

Challenges

The client's key challenges in auto claims processing were:

- **Inefficient processing times:** Manual claims handling was leading to rework, bottlenecks, and prolonged turnaround times.
- **Lack of transparency:** The organization had limited visibility into where delays occurred within the claims process.
- **Compliance violations:** The organization struggled to consistently meet regulatory timelines for claim resolution, leading to increased SLA violations and thus higher compliance risks.
- **Inconsistent customer experience:** Delays in processing negatively impacted customer satisfaction, leading to a large volume of customer complaints.

Solution

The client implemented Apromore's process intelligence platform with **Compliance Center** to optimize their auto claims process. By integrating data-driven insights, predictive monitoring, and automated control testing, Apromore provided end-to-end visibility into the claims process and allowed the client to streamline operations effectively.

- **Process Discovery & Mapping:** Apromore helped the client uncover inefficiencies by providing a comprehensive, real-time map of the entire claims handling process. Using event logs from the client's claims management system, the platform identified key bottlenecks, rework loops, and delays in the approval workflows.
- **Automation & Compliance Monitoring:** The **Compliance Center** automatically assessed whether claims were compliant with prudential standard and temporal SLA controls, flagging violations in real-time. This allowed the client to monitor their claims closely, ensuring claims were processed within the required time frames, and minimizing regulatory risks.
- **Predictive Monitoring & KPI Alerts:** Apromore's predictive dashboard provided early warnings on claims likely to breach SLAs or face customer complaints. With machine learning models analyzing historical data, the platform predicted which claims were at risk of delayed resolution, allowing managers to intervene before compliance breaches occurred.
- **Operational Reporting & Insights:** The client was able to extract custom reports on compliance breaches, operational performance, and claims efficiency. The dashboards provided valuable insights into the compliance rate, root causes of delays, and the effectiveness of operational controls in place.

Results

The integration of Apromore into the client's motor claims operations resulted in significant improvements:

39% Reduction in Turnaround Time

Achieved by eliminating rework and automating critical steps in auto claims processing.

46% Fewer Compliance Violations

Real-time control testing ensured claims were handled according to industry standards, significantly reducing violations.

Improved Customer Satisfaction

Faster claim resolutions and consistent communication led to fewer customer complaints.

End-to-End Compliance Across Claims Lifecycle

By automating compliance reporting, manual effort was cut down by 40%, allowing teams to focus on higher-value activities. This improvement not only saved costs but also improved audit preparation times, ensuring timely compliance.

Conclusion

By implementing Apromore's Compliance Center and process mining capabilities, the client transformed their auto claims process into a highly efficient and compliant operation. This not only improved their operational efficiency but also enhanced their customer experience, reducing complaints and compliance risks significantly. The AI-driven capabilities of Apromore continue to provide the client with predictive insights and automated compliance checks, ensuring long-term success in the dynamic insurance landscape.

This case demonstrates how Apromore's intelligent process mining and compliance management tools can deliver tangible business outcomes, especially in the highly regulated insurance sector.

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About Apromore

The Apromore™ platform is an easy-to-use, fast-to-deploy AI-driven process mining solution that enables business and technology teams to quickly visualize and analyze their business processes, and simulate proposed changes prior to implementation in order to measure impact and risk.

The result of over a decade of extensive research and innovation from leading universities, the Apromore platform includes no-code features and a simple UI that continuously delivers new insights into operational performance and compliance.
For more information, visit https://apromore.com/product