

Insurance Claims Automation Accelerator

A simplified, accurate approach to claims processing

An insurance claim is a formal request by a policyholder to an insurance company for coverage or compensation for a covered loss or policy event.

The insurance company validates the claim (or denies the claim). If it is approved, the insurance company will issue payment to the insured or an approved interested party on behalf of the insured. Validating the claim or issuing payment can be a long, tedious process causing many policyholders frustration. Policyholder dissatisfaction can lead to bad reviews or even changing insurance companies.

The **Insurance Claims Automation Accelerator** is AI-powered. You can process claims from multiple user inputs – text, speech, or image through multiple channels. Customers can tell their own story on the platform of their choosing and just wait for a quick and accurate resolution.

Relevant data is stored and sorted using Azure Bot and Cognitive Services for business insights that can further improve customer service.

The claims process can be difficult to navigate. As you might expect, [complaints about how claims were handled made our top five](#), with the speed of the claims process coming in at number four.*

Benefits



By using AI, you can offer **precise, customized support** for each unique situation.



Customers only need to have **one interaction with a chat bot** instead of being on hold with several call centers or transferred to multiple departments.



Quick claim resolution makes customers happy with their experience and their provider.



An **intelligent AI agent** automatically evaluates documents, giving customers an **estimate of repair and/or replacement instantly**.

*Clearsurance: "Top 5 most common consumer car insurance complaints", December 2021

Allstate was using traditional industry models when it came to claims processing that required **a high amount of manual effort**. When customers provided rich details for their claims, it was **difficult to capture** them all in a single, efficient process.

An **AI-based** accelerator is ideal for **reducing manual processes** and, consequently, customer frustration. **Custom speech** is used to **create custom models** that **automate the claims experience** and cut down on the number of times a customer spends explaining their situation.

With the ability to **customize** and **automate**, Allstate has been able to advance in their journey towards a **digital world** and to meet customers where they expect to be met. By leveraging this stack of technology, they are better able to **take care of** and **empathize** with their customers.



“With our transcription work, when a customer reports their accident initially, we’re able to take all that rich detail and figure out, without involving them, how to process their claim. They only have to explain what happened once.

Custom speech allows us to create custom models that will specialize it for our insurance-specific vocabulary.”

Olivia Mahler-Haug
Senior Product Owner, Allstate

Accelerate your journey

Move from kick-off to deployment in just a few weeks.

Kick-off	Proof of value	Proof of concept
Learn more about the Insurance Claims Automation Accelerator and view a demo.	Optional accelerator code walk-through and prototype creation based on sample data for testing.	A Proof of concept (POC) is built with customer’s data with support of technical specialists and Partners. MVP is scaled to deployment.

With demo data, create your POV in less than 3 hours

With your custom data and a prep session, create your POC in 2-5 weeks

How to get started

Contact your Microsoft specialist for a demo and to discuss prerequisites, next steps, and your questions.