

# AI-Powered Insurance Claims Automation Accelerator

# Challenges that prevent a stress-free experience

Customer satisfaction is a priority, quick and accurate claims processing needs to be achieved

A **complicated, multi-step process** places additional stress on customer in an already difficult situation. Speed is everything to today's customer, and patience wears out at 10 minutes.

90% of consumers rate an "immediate" response as important or very important when they have a customer service question.<sup>1</sup>

With **multiple documents** to process manually and **several people** to talk to, claims processing is often a **long, tedious experience** for customers.

Individuals describing issues with communication gave an overall average rating of 3.17 out of 5.<sup>2</sup>

After submitting a claim, customer typically must wait for someone to **manually review** their documents – waiting a long time for claims to be approved during a stressful time.

Delays in claims payouts was the biggest frustration in vehicle insurance claim filing. Lack of information about claims progress, smaller than expected claims payouts, denial of claims and inability to reach claims staff were also noted.<sup>3</sup>

<sup>1</sup> [Live Chat Exposes a Fatal Flaw in Your Go-To-Market | HubSpot, January 2021](#)

<sup>2</sup> [Top 5 most common consumer car insurance complaints. | Clearurance, December 2021](#)

<sup>3</sup> [Claim payout delay frustration, app interest rises. study | Digital Insurance, March 2022](#)

# Deliver a service that your customers care about

Pair data with Azure Bot to speed response times and inform claims decisions

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.



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**.

# Customer success



“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

[Watch full video here](#)

## SITUATION

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.

## SOLUTION

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.

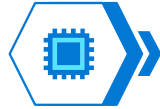
## IMPACT

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.

# End-to-end claims automation

## Input

Receive claims and documentation from customers via various channels.



Documents are stored in a data store.

## Sort and process

Intelligently sort and process claims using Azure Bot and Cognitive Services, routing them to the appropriate team.

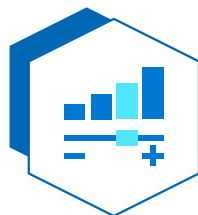


Data available through Power BI.

## Analyze and close

Evaluate the claims and sort them based on how they need to be processed. Finalize and resolve claims.

# Next steps: Accelerate your journey



## Kick-off

Learn more about the Insurance Claims Automation Accelerator and view a demo.



30 minutes

## Proof of value

Optional accelerator code walk-through and prototype creation based on sample data for testing.



3 Hours or less

## Proof of concept

A proof of concept (POC) is built with support of Microsoft technical specialists and Partners.

MVP is scaled to deployment.



2-5 weeks

# Technical pitch



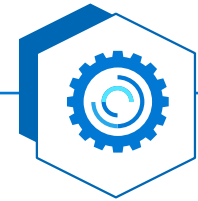
**Prebuilt** so you can gain quick time to value and focus on other initiatives



Leverages AI, Machine Learning (ML), and National Language Processing (NLP) to **improve speed and accuracy**

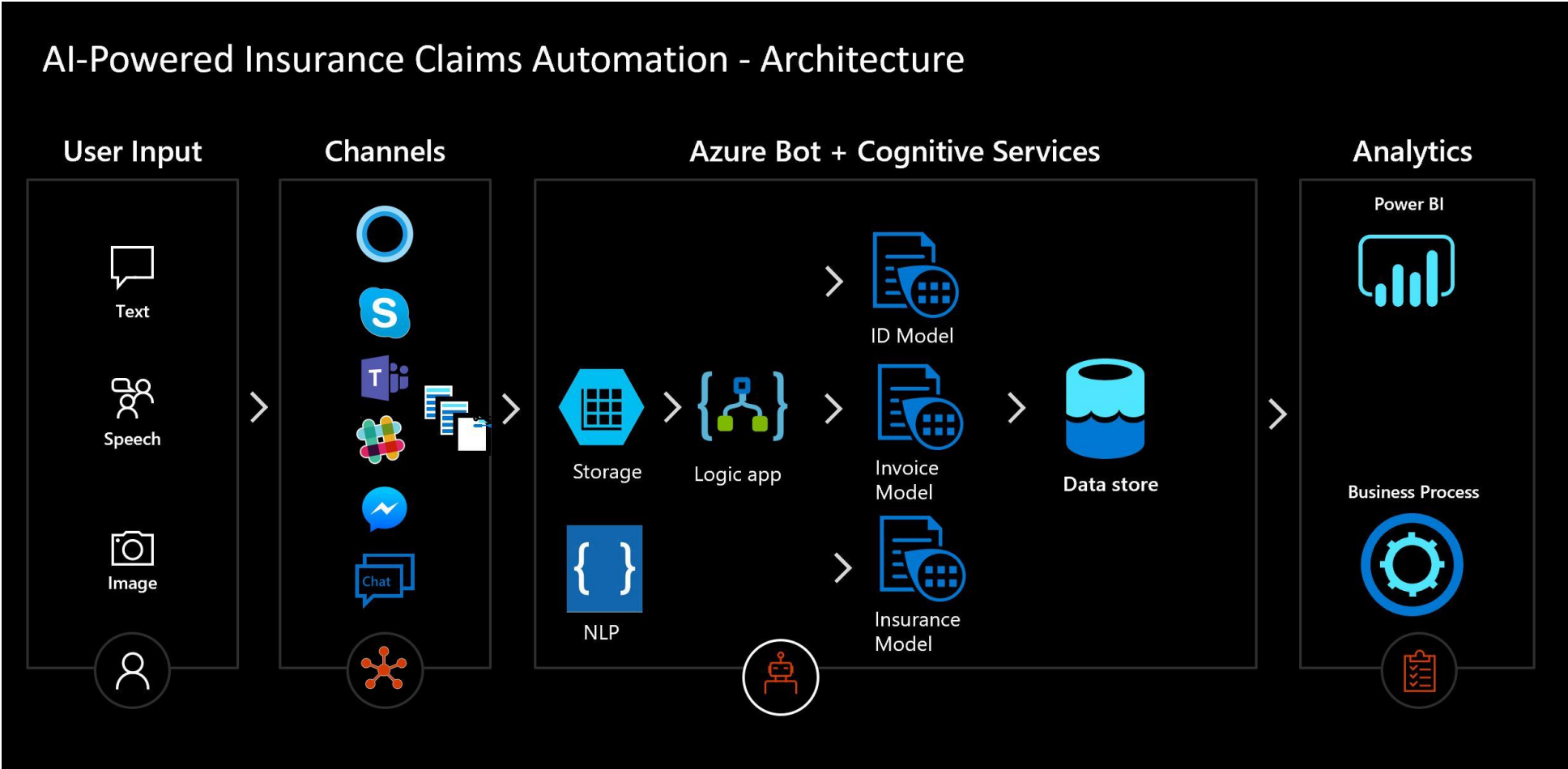


**Gain insights** from all communication methods and documents.



**Reduce response time** with intelligent categorization and routing

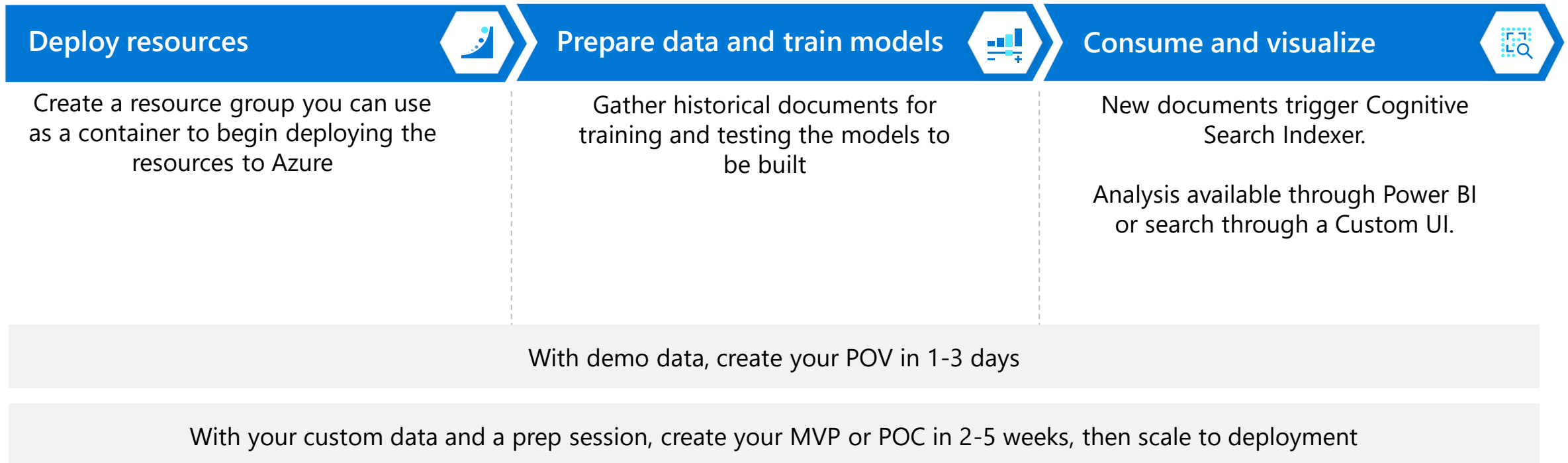
# Reference Architecture





# Next steps in your personalized MVP deployment

To begin creation of your MVP, follow these steps:



Thank you

