This section presents past research conducted by academia and industry with regard to use of mobile technologies in claim settlement procedure of motor insurance industry.

In a research conducted by Baecker and Bereuter (2010), they have presented an analysis of claims management processes in motor insurance, and identified several areas for technology-based process improvements. They have categorized the areas such as Mobile loss report, Partner management, Status notification and Customer feedback. In order to establish the technical foundation for identifies areas, they have designed and implemented a service-oriented architecture and has used it to develop a demonstrator, which illustrates the identified process improvements. The demonstrator they have developed incorporates three major components namely Mobile phone application, Service-oriented integration architecture and Claims management enterprise system.

Furthermore they have discussed in the paper about the benefits of a mobile claims assistance application for customers involved in a car accident as well as for insurance companies. In addition, with the aid of demonstrator they have demonstrated that mobile phones are technically capable of reporting claims into commercial claims management enterprise systems.

In 2008, Kaeslin and El Hage conducted a research with the aim of identifying the possible cost reductions for claims management in motor insurance sector. As a result it was observed that the delays in claim settlement can largely be averted by automating the process. In addition to that it states that, it is vital to have proactive contacts between the all the relevant parties throughout the claim settlement process. Kaeslin and El Hage also argues that one of the major challenges that insurance companies have to address in order to improve control over the claims management processes is the lack of adequate IT solutions in the process.

In another research conducted by Lee and colleagues (2007), they have studied about possible strategies and applications for M-commerce in the insurance industry. After conducting a survey among insurance agents in order to explore mobile solutions which are applicable in the business process and to identify the possible benefits for the agents’ tasks, researchers concluded that personal digital assistant (PDA) technology is appropriate for the insurance industry and highlighted the potential for improvements of customer care and claims management.

Although in that era PDA was the popular mobile device which could fit into business solutions, in today’s world smartphone are much more powerful than PDAs and can be much more helpful than PDAs. Since, the entire business world moving towards a virtual market place, the integration of M-strategies with insurance tasks will definitely hold the key for insurance industry in future.

Moreover, IBM (2009) conducted a similar study on process automation in claiming sector. The research investigated the potential effects of automating some steps in a claiming procedure on the quality of customer service. The research concluded that 60% of claiming time can be reduced by the automation which eliminated “low- to no-touch management” in several phases.

It is stated by Want (2009) that while the applications such as eCall are currently deployed in motor vehicles, similar applications will become available for mobile phones as their computational power increases, additional sensor technology becomes available, and the necessity to integrate mobile phones with enterprise wide systems will rise.

As the above researches indicates the interest of academics of the possibilities of integrating smartphone technologies to enhance claim management processes and shows the necessity for further research in this area considering the competitive nature of the motor insurance industry which demands the integration of such mobile technologies.

References

IBM 2009, *Fast path claims from IBM*. Viewed 10th October 2014

<http://www-03.ibm.com/industries/financialservices/doc/content/solution/1231013103.html>.

Nielsen 2013*, Sri Lanka 2013 review and opportunities in 2014,* Viewed 10th October 2014

<http://www.nielsen.com/lk/en/insights/reports/2014/sri-lanka-2013-in-review-and-opportunities-in-2014.html>

Want R 2009, *When Cell Phones Become Computers*, IEEE Pervasive Computing.

Lee C, Cheng H., K., Cheng H. 2007, *an empirical study of mobile commerce in insurance industry: Task-technology fit and individual differences*, Decision Support Systems.

Capegemini 2013*, Mobile Solutions for Claims Management, Viewed* 10th October 2014

<http://www.capgemini.com/resource-file-access/resource/pdf/mobile_solutions_for_claims_management_0.pdf>.

Baecker O., Fleisch E., Ackermann W., Ackermann L 2010*, Mobile Claims Management: Smartphone Apps in Motor Insurance,* Trendmonitor 4 . 2010