

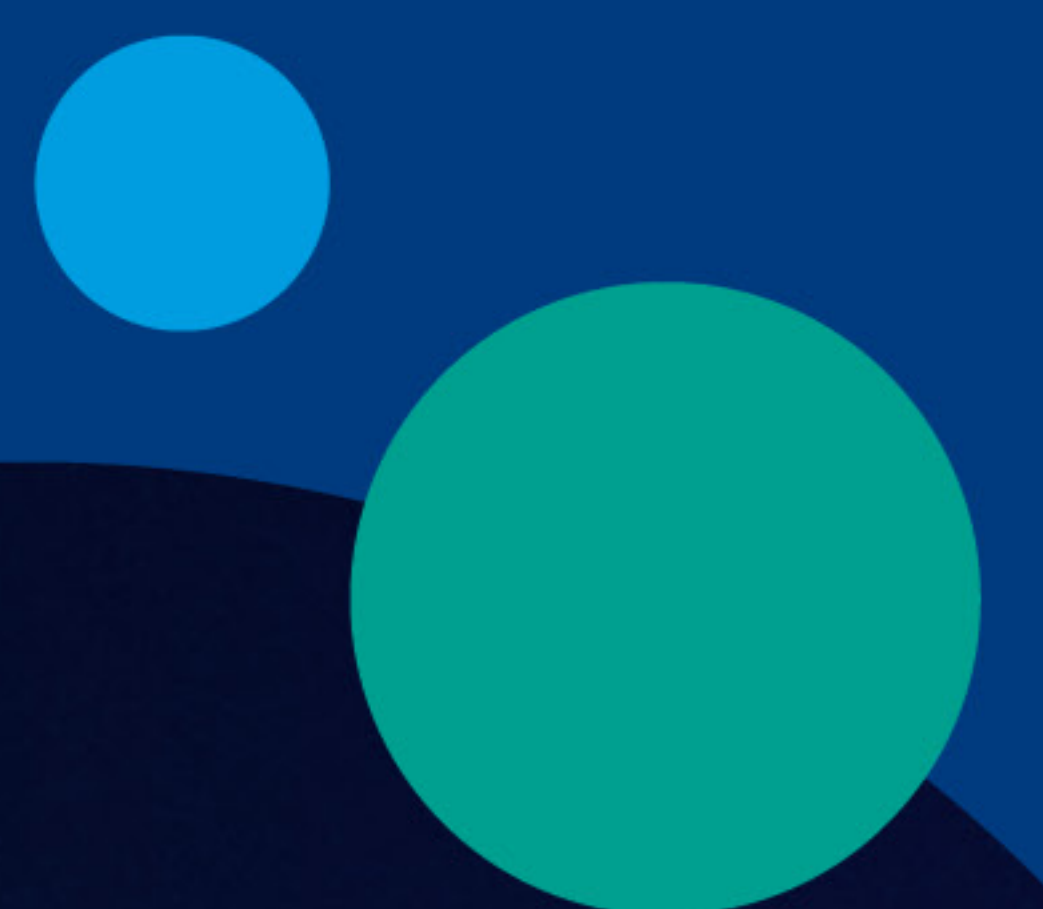
COMARCH

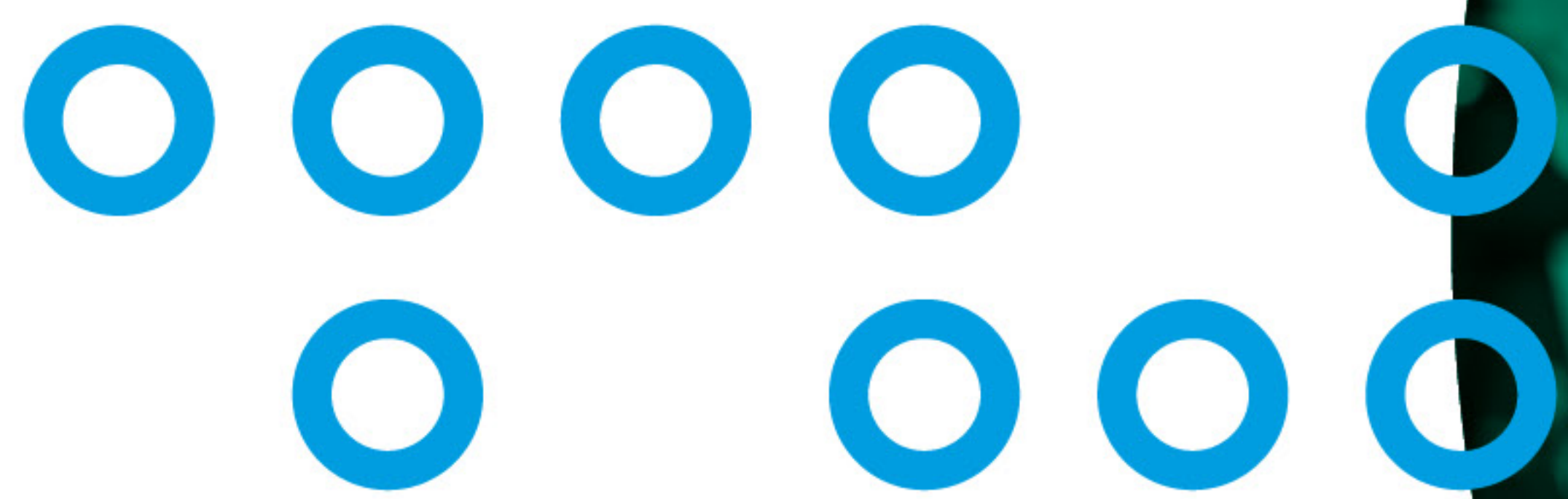


Optimizing mobile claims with Comarch Mobile Claims Adjuster

warta.

CASE STUDY





Implementation purpose and scope

Due to the process of claim optimization Warta S.A. Insurance and Reinsurance Company decided to automate mobile claim adjustment and implement the Comarch Mobile Claims Adjuster solution.

Claim adjustment in the field is a key area for each insurance company. It is extremely important for the assessment to be carried out with particular care as claim adjustment affects directly customer relationships. The inspection takes place in case of 50%-75% reported claims, and its result is the most important factor while assessing the value of the claim. Operationally, claim adjustment means travelling, inspection and damage valuation.

The aim of the project was to improve the productivity of operation departments and the quality of service. Planning work with a help of a professional tool, as well as optimizing operations in the field with a dedicated application allow better use of adjusters' time.

The ability to arrange inspections with customers according to the actual availability of adjusters, system monitoring of schedules and contact management ensure professional and more convenient inspection service for customers.



The inspection and claim adjustment in the field is an operationally critical element for us, and also generating high costs. After thorough changes in claim adjustment processes, it is time to use professional tools that allow optimal planning of inspections and support for adjusters in the field.

RAFAŁ STANKIEWICZ, Vice President at Warta S.A. Insurance and Reinsurance Company



Not easy to be a pioneer



We selected Comarch because the tool we were offered was functional. Comarch is a partner that shares its experience and knowledge, and focuses on the business goal we want to achieve.

RAFAŁ STANKIEWICZ, Vice President at Warta S.A. Insurance and Reinsurance Company

Both for Warta and Comarch the challenge was the implementation of a tool for automation and optimization of the field adjusters' work without the possibility to refer to similar examples on the local insurance market. The Comarch Field Service Management tool, however, was proven in other industries and these experiences were successfully translated into a new business area. The most important thing for Warta

was good organization and cooperation of all participants (supplier, coordinators, adjusters, managers, claim system specialists, IT professionals) aimed at realization of the intended objective. The approach to the implementation itself was also important – information gained at an early stage allowed efficient configuration of the system so that the work of mobile adjusters was optimal.

Implementation result

Comarch Mobile Claims Adjuster allows Warta to schedule inspections in the field taking into account the actual availability of the adjusters, travel time and the meeting hours with customers. Moreover, the system allows the insurance company to monitor the inspection realization and deadlines as well as responding to unforeseen circumstances e.g., delayed inspections. The scheduling mechanism, which

uses advanced calculation methods, assigns visits to make travel times as short as possible. Moreover, mobile access to the application improves the inspection efficiency as well. Advanced reporting options allow instant analysis and the ongoing process optimization. The solution ensures automation and optimization of the claim process which contributes to a significant increase in productivity.



For us, for a supplier, it is very important to see how the application enhances the work of its users – in the reports, at the coordinator's desktop or in adjusters' schedules it is immediately visible whether the service is proceeding as scheduled, and if it is not, the corrective action can be immediately implemented, i.e. reassigning the task, rescheduling the inspection or negotiating an extra time work. Adjusters can make appointments with customers, their work is significantly facilitated, and the documentation in the application automatically described and sent to the claim system. We also enjoy a great partnership with such a client as Warta. Thanks to that, we were able to introduce some gamification elements to the field inspection service implementation.

SZYMON UCZCIWEK, Project Manager and Head of Consulting
for FSM-class solutions at Comarch



Warta

Warta S.A. Insurance and Reinsurance Company is one of the largest insurance companies in Poland. A very extensive insurance offer, including, among others, motor, property and personal insurance, comprising more than 120 insurance products, provides wide insurance coverage to both individual clients and enterprises. Warta S.A. Life Insurance Company belongs to Warta S.A. Insurance and Reinsurance Company, and offers traditional coverage policies and modern investment products. The main shareholders of Warta are German Talanx Group and the Japanese life insurer Meiji Yasuda.

Talanx

Talanx Group is the third largest insurance group in Germany and the eighth largest insurance group in Europe. It is seated in Hanover and operates in 150 countries. The rating agency Standard & Poor's assigned the financial strength rating of A+/stable (strong) to Talanx Group and of AA-/stable (very strong) to Hannover Re Group. Talanx AG is listed on the Frankfurt Stock Exchange.

Meiji Yasuda

Meiji Yasuda Life Insurance Company is a company founded in 1881 as the first life insurer on the Japanese market. It is one of the biggest players on the domestic market in terms of premiums written and the group life insurance leader. Since 2010, Meiji Yasuda has been bound with Talanx by the strategic partnership agreement.



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ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 6500 employees worldwide and thousands successful projects carried out for the largest international brands.

Over 27 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Ergo, Oney, Allianz, and more.

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