



USE CASE

OPEN-LINK

1. Executive Summary

OpenLink is a newly released solution aimed to digitize and automate claims handling in a simple way for both the insurance companies, claims handlers and for the policyholder.

Open-Link makes it possible for carriers and handlers to create and send a link to the policyholder where the policyholder can file contents directly for the valuation and calculation to be automatically processed.

- Multiple users can collaborate in the link in real-time.
- This is a short-cut to completely automate the claims process.
- The solution is completely digital, which means no more excel spreadsheets or PDFs.
- The claims handler creates a link from Upptec Connect that can be sent to a policyholder, or by the claim handler registration of the claim at their own convenience.

1.1 Use Case Background

During the spring of 2022, Upptec launched an new digital claims solution, which during the first half of 2022 was tested and evaluated by a number of Scandinavian insurance companies with very good results.

The Open-Link solution aims to collect information about the damaged/lost objects of the policy holder in a simple and digital way, in order to be able to quickly value them and replace the policy holder.

After pilots and dialogues with a few of the largest insurance providers in the Nordics, we came to the conclusion that the results indicated that claims handling could be streamlined with the help of Open-Link in a very effective way, plus in a short amount of time.

2. The Goals

To start, we worked out a proposed working method that would apply during the pilot. But also a way to measure the results of those. The goal was to

Increase First Call Resolution (FCR)

Minimize count of open claims

Increase Net Promoting Score (NPS)

Simplify for policyholder and claims handler

Improve Documentation

Increase efficiencies and simplify resource management

3. Use Case Results

The results were fantastic and the insurer is today utilizing Open-Link as a part of their aim to digitize and optimize claims handling.

Open-Link will enhance the digital customer experience

Open-Link will streamline the way of working and provide a unified claims

Open-Link will save time in the claims handling process

+ 71% + 70% 75%



It's easier than you think to get started...

3 weeks
implementation time

Save up to 70% of
development time for
FNOL if integrated with
Upptecs API

76.5% time saved
per claim according
to use cases

A plug n' play solu-
tion and a first step to
fully automated STP
claims



Why we created Open-Link?

Open-Link makes it possible to create and send a link to the policyholder to file contents directly in the reported claim.

Claims with multiple items are a hassle to take care of - we know this due to the fact that our customers and partners are in need of making it easier. Complex claims are claims where there often are multiple items stolen or damaged, or even when all contents in a home is lost. Tragically, all things cannot be replaced but the need to file each object is time consuming and phone queues are not where you want to spend your time following such a loss.

So instead, we came up with Open-Link. Open-Link is a part of our Valuation solution and serves as an add-on for the insurers. While creating a claim the claims handler and adjusters can immediately share a link with the policyholder, directly connected to our database. The claim handlers can work together with the policyholder to fill in the claim and identify all items or simply hand over to the policyholder to finish the claim on their own.

The policyholder has access to the link and can send it to family-members etc. because let's be real - can you do a complete inventory of your home's content on your own? You can access the link to your claim from any type of mobile device which also provides you with flexibility if you are traveling or on the road.



Developed thanks to Claim Handlers

Upptec Open-Link makes it possible to create and send a link to the policyholder to file contents directly in a reported claim.

Claims with multiple items are usually not that quickly resolved.

How do we know this? Well, our customers have asked us to develop a solution just for this purpose.

To register a claim with multiple items is time-consuming and is often a process that is cumbersome due to the lack of information during the first call.

Tragically, all things cannot be replaced but the need to file each object is still a must – and we know that phone queues are not where you want to leave your customers.

We decided to do something about it and developed Upptec Open-Link – as a part of our claims valuation services.

Developed for Team Work

The shareable link makes team work easy. A family can join a link simultaneously when complex, large claims arise, adding items in real-time on multiple items and work in the link during the same time.

Or if you need a helping hand, the claims handler can assist in real-time.

You can access the link to your claim from any type of mobile device which also provides you with flexibility if you are traveling or on the road.

The input becomes transparent and less time is spent on large claims with multiple objects.

The only thing expected from you? Simply provide your policyholder with the link.

A short-cut for automated claims handling

Policyholder

- Flexibility when claims include multiple objects.
- Time-efficiency – since the customer can register/file objects outside of office hours.
- No manual handling of pdf material or printed papers – full digital capability.
- There is no need for contact during the time of filing the claim.
- Work in the link with claims handler/adjuster or share it to get help by family/friends.
- A transparent and clear overview of objects before filing the claim.

Claims Handler

- Flexibility when claims include multiple objects and are time-consuming.
- Handle more claims in a shorter time and after first call (Increase First Call Resolution).
- No need to send anything manually or print papers and post it to the policyholder.
- The valuation and calculation is done automatically and instantly – saving time.
- Notifications related to the claim is available and updated in real-time.

Carrier

- Flexibility and time efficient way to handle complex claims
- The digital user experience is enhanced and provides added-value.
- Claims adjusters can focus on sensitive cases and provide best customer service while claims valuation and calculation tasks are automated and streamlined.
- This is a short-cut to completely automate the claims process.
- Data collection will be possible to provide more insights and analytics.

About Upptec

Compensation for covered events is the reason that consumers buy insurance – and trust in the valuation is the essence of the relationship between an insurance company and its customers. Since 2006, Upptec has been performing valuations that are automated, uniform, and objectively based on large amounts of data. Upptec's automation makes content valuations available in seconds.

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