

SGAIM

Business Process Outsourcing Services



ICM | INSURANCE
CLAIMS
MANAGEMENT



ICM | INSURANCE CLAIMS MANAGEMENT

The worsening of the economic situation will lead to a significant increase in attempted fraud in the Insurance Sector according to the annual anti-fraud statistics drawn up by the association ICEA (Cooperate Investigation between Insurance Companies). 78% of the fraud in 2008 was produced in the automobile branch followed by civil liability.

Insurance companies are investing in an integral anti-fraud model with the double objective of rapidly reducing the losses recorded for this concept and minimising the risk in the future.

Access to documentation is also another great problem they face. It involves a high economic cost and use of human resources which makes it difficult for the insurance companies to operate due to the decentralisation of the information and the slowness in physically consulting the policy holders' documents.

Insurance Claims Management de SGAIM

Speeds up the processing of claims via the intelligent capture of the information belonging to each file.

SGAIM provides automatic opening of the claim following the policy holder's notification and publishes it on the web portal which can be accessed by the processors. According to the business rules established, there is an automated process to send the requests for information to the policy holders and all other collaborators (adjustors, assistance companies, professional repairers, garages, lawyers...) required to process the claim. It also enables access to the documentation related to this, such as: The policy, legal files associated, complaints etc., which makes it easier to fully review the file.

The information is extracted from each of the documents received and is integrated into the insurance company's systems in order to compare it with the policy's cover and start processing it.

SGAIM's web portal provides the exact situation and status of the claim; displays the actions carried out and assigns those still to be performed. From the insurance company's customer care service, access is given to comments made by the processors on the customers' files. Reports are also available which allow the following: To assess the performance of each processor, to measure the processing time, the number of claims processed per month, the claims per policy holder, etc.

SGAIM's Insurance Claims Management provides the quality control of the service given by the company's collaborators and makes sure they meet the conditions agreed and in this way it enables them to be assigned automatically to the assistances required.

Save up to 75%

Benefits of Insurance Claims Management

75% reduction in the costs associated with processing claims.

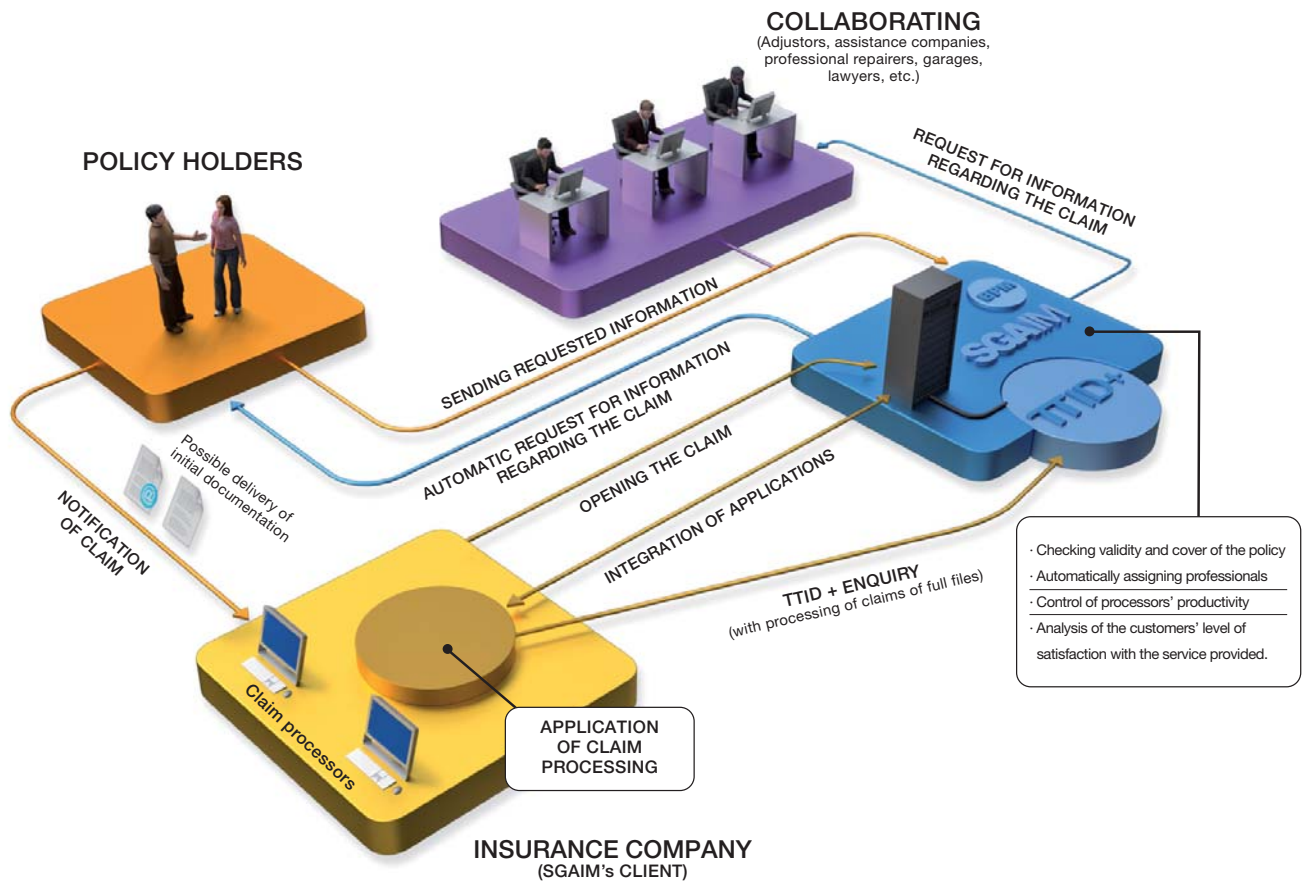
40% reduction in processing time thanks to the availability of information in digital format.

Fraud control and detection by matching the policy cover with the claim made.

According to the European Anti-Fraud Office (EAFO) Spain is in 4th place.

Automation and simplification of the claim process through intelligent capture of information, standardisation of tasks, and integration of the information with the business applications of the insurance companies.

Availability and immediate control of the status of claim processes via the web, accessible to processors, the insurance company's customer care service and collaborators.



SGAIM

Converting information
into knowledge

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