Mobile First Notice of Loss: Claim Assistance in your Pocket

Oliver Baecker[1,3], Florian Michahelles[2], Albrecht Bereuter[1], Daniel Mollnau[3], Felix Geller[4], Elgar Fleisch[1,2]

Abstract. After car accidents, most people are stressed out and overstrained, even if no one is hurt. They lack adequate and immediate claim assistance to get their car fixed or to organize a rental car. In addition, they may worry about their insurance coverage and the lengthy and paper-based loss report. On the other hand, it is crucial for insurance companies to get detailed case circumstances as early in the claims management process as possible, in order to decrease costs and processing time. The video at hand shows the direct integration of mobile phones with claims management enterprise systems. We use an Android-based mobile phone to directly create an insurance claim in the SAP Claims Management solution. In addition, we consume value-added services on the mobile phone, like directions to the next authorized repair shop or the arrangement of a rental car. Finally, we show how an insurance representative evaluates the submitted information in the enterprise system.

1 Introduction

When it comes to emotionally stressful events like car accidents, people usually are overstrained and lack adequate and immediate support. This includes the arrangement of a towing service as well as the navigation to the closest repair shop. In addition, they worry about their insurance coverage and the associated paperwork they need to complete as part of the loss report (also known as “first notice of loss”). While people want to talk to a human counterpart in this highly stressful situation, we believe that mobile phones can provide immediate claim assistance to users when submitting a first notice of loss. In addition, they can be used to access value-added services in the aftermath of a car accident. On the other hand, insurance companies suffer from problems with respect to data quality, data completeness, timeliness, and media breaks, which lead to high costs. As recent studies indicate, potential cost savings based on pro-active claims management are estimated to be 15 % [1]. Our approach targets a user need as well as a business need in the insurance industry since it enables a pro-active claims management.

[1] Institute of Technology Management, University of St. Gallen, Switzerland, email: {oliver.baecker,albrecht.bereuter,elgar.fleisch}@unisg.ch, www.i-lab.ch
[2] Department of Management, Technology, and Economics, ETH Zurich, Switzerland, email: {fmichahelles,efleisch}@ethz.ch
[3] SAP Research St. Gallen, Switzerland, email: {oliver.baecker,d.mollnau}@sap.com
[4] Hasso-Plattner-Institute, Germany, email: felix.geller@student.hpi.uni-potsdam.de

2 "Mobile First Notice of Loss" Video

The "Mobile First Notice of Loss" video is split into three main sequences, which include both a mobile phone and a claims management enterprise system:

1) *Loss report (mobile phone)*
2) *Value-added services (mobile phone)*
3) *Claim evaluation (enterprise system)*

In sequence 1), we demonstrate the usage of a mobile phone application to report an insurance claim after a car accident. The applications is deployed on the world's first Android-based mobile phone, the "*T-Mobile G1 with Google"* [2] and the loss report is submitted to the SAP Claims Management solution via a service-oriented integration architecture [3]. The customer's mobile phone is used to submit a loss report including information such as GPS location data and the car registration. In addition, the camera of the mobile phone is used to take pictures of the accident, which are attached to the loss report. The demonstrator also shows how the exchange of insurance data between involved parties could look like. Using a barcode reader application, a *"QR code"* (a two-dimensional barcode) is read from the insurance card of the other party [4]. This code contains insurance-specific data, like the insurance company and the policy number of the insurance holder, which is also sent to the SAP Claims Management solution. The scanning of a QR code from an insurance card is shown in Fig. 1.



Fig. 1. QR code scan from an insurance card

After the claim was successfully created and respective further actions were triggered (e.g. the notification of a towing service), video sequence 2) shows value-added services that are offered on the mobile phone. For example, the user utilizes Google Maps to navigate to the closest authorized repair shop and requests a tow truck by the click of a button. The mobile phone application also provides details about the customer's insurance policy, like his eligibility for a rental car as well as the ID of the recently created claim. Fig. 2 shows the mobile phone screen used to report the insurance claim, while Fig. 3 shows the subsequent screen that displays a list of available value-added services.

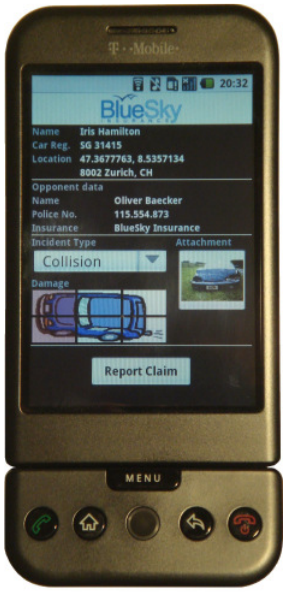


Fig. 2. Loss report

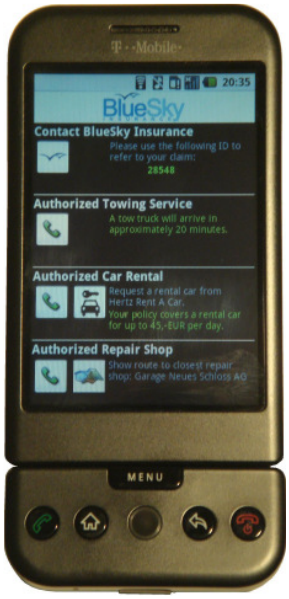


Fig. 3. Value-added services

Finally, sequence 3) of the demo video shows the evaluation of the reported information by an insurance representative, who received a notification of the recent car accident in her business workplace. She can review the newly created insurance claim as well as the submitted case circumstances. Amongst others, the claim file contains the previously collected information about the involved parties as well as pictures of the damaged cars. Fig. 4 shows a screenshot of the SAP Claims Management solution.

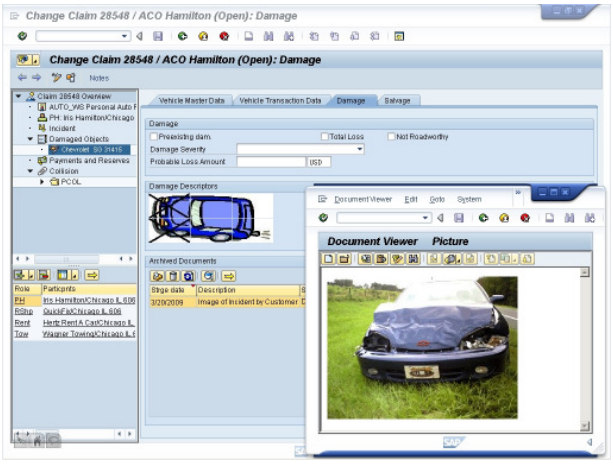


Fig. 4. SAP Claims Management

3 Discussion and Conclusion

The presented video shows how end-users can benefit from adequate and immediate support in the aftermath of a car accident. Using a mobile phone application, they are freed from troublesome paper-based loss reports and can make use of value-added services. In order to collect end-user feedback, we conducted a web-based user survey with a panel of 800 participants. The quantitative results indicate a high perceived utility and intention to use. Our assessment that an earlier involvement of an insurance company can lead to decreased costs and processing time, is supported by qualitative statements during expert workshops with representatives of the five leading non-life insurers in Switzerland.

In summary, the video showed how mobile phones can be used to support end-users in the direct aftermath of a car accident and how claims management processes can be improved based on ubiquitous computing technologies. To the best of our knowledge, this is the world's first web service-based enterprise integration of Google's Android platform for mobile phones. As future work, we will increase the amount of real-world interaction. For example, we plan to use mobile phones to retrieve crash data from the on-board unit of a car. In addition, we envision identifying a damaged car or even single components based on identification technology like barcodes or NFC.

4 References

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