

Innovative new platform provides same-day decision on insurance claims

Nick Edwards (right), Head of Operations for Car Care Plan, has led the development of the new claims portal, which is helping thousands of customers a month make quicker, easier claims

Q Can you tell us about the new claims platform and why it was needed?

A We are always looking for ways to make our claims process quicker, simpler and easier to follow. That is exactly what our new claims portal was developed to do.

For example, it has drastically reduced decision-making on cosmetic repair claims.

The average processing time for a claim, prior to the new portal, was approximately three-to-four days.

This has now been cut to just one.

Not only does this reduce the stress of waiting for a decision, but it also helps customers get their car repaired sooner.

Q From four days to one. That's a massive improvement. How were claims processed before the introduction of the new portal?

A Customers had two options when putting in a claim: either over the phone or via an app.

Although the apps were very successful, they did have a few drawbacks; they were a little difficult to maintain and didn't allow customers to input a high level of information.

The app did not allow us to offer customers any examples of repairs or work out the extent of a repair until images were received from customers.

This meant that customer claim journeys weren't as smooth and the initial claim submission was rather basic.

Whether it was a telephone claim or through the app, we would have to email customers to get more info on the claim, which was a time-consuming process.

Once the claim was approved, it was all automated, just as it is today.

As the market leader, we felt it was important to take the initiative and streamline the process to make the journey smoother from start to finish.

COMPANY PROFILE

Car Care Plan is one of the world's leading providers of vehicle warranty, asset protection, cosmetic warranty and other aftersales motoring programmes.

We work with major manufacturers, franchised and independent motor dealers and have several major affinity partners. We are the leading provider of vehicle warranties and GAP insurance in the UK, registering more than a million policies annually.

Established in 1976, we've grown by developing successful long-term relationships with our clients and through a dedication to customer care. We have offices in the UK, China and Brazil and have a significant global presence.

Car Care Plan is FCA-regulated and is owned by AmTrust Financial.

We are the preferred supplier to more than 25 motor manufacturers and benefit from working closely with sister company, Motors Insurance Co Ltd. Car Care Plan is dedicated to building long-lasting relationships. We provide dealers with regular training from our dedicated account teams to ensure high standards are maintained. We have a state-of-the-art call centre and a straightforward approach to handling claims.

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Q That's when you looked at developing a new way to process claims?

A Yes. We stepped back and looked at the ways we could improve and have created an innovative process that takes customers through a step-by-step journey, using a secure login, to help us process a claim.

Q Can you take us through a typical customer journey using the portal?

A When customers log on, they can view and select the policy they have purchased on the interface – for example, alloy wheel insurance. They would then receive a list of options relating to the damage on their vehicle and can select which resembles theirs the most in terms of size, location and extent of damage.

This means we're able to have all the information regarding the damage upfront.

Once the customer has submitted the claim, they can view its journey through the portal. This avoids the need to call the provider and chase the status of the claim. Instead, it's readily available at the click of a button.

Q Presumably this has improved the accuracy of the information you're receiving from the customer?

A Absolutely. There's a huge cut in emails as we're collecting the necessary info upfront, which means the repairer gets a more accurate summary of what needs to be done, speeding up the whole repair process.

As the portal allows a more accurate diagnosis, it means fewer visits needed from the repairer, DWV, which, in turn, opens more time and capacity to complete other repairs. This should lead to even lower waiting times for customers. The average time for claim approval is now one day, current lead times for DWV is two weeks – so we're already seeing a reduction from 24 to 17 days total for a repair to be complete.



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NICK EDWARDS, CAR CARE PLAN

Q Will the claims portal continue to evolve and develop? Maybe we will see even quicker claims approvals in future?

A That's the aim. There is ample opportunity to progress the portal further and to increase the ease of repairs. It's opened the door for the claims portal to become a customer's 'one-stop-shop' for all information about their products, including policy documents and offering payment and claim contributions via the portal – so, in the long term, there is a huge opportunity for progression.

We are hoping to improve automation too. For example, some types of damage are well within the policy parameters, and spending time doing a detailed assessment of those claims just adds unnecessary agent time to the process.

We will be looking to automate the approval of those claims effectively in real time. We want to continue to refine the one/two day working period and bring it down further. It takes away any anxiety about whether the repair will be approved for the consumer and allows our staff to focus on the more complex claims, providing even faster responses.

Q How have customers been getting on with the new portal?

A We've had very positive feedback so far and we can see that the portal is really beginning to take off. Just looking at the number of claims processed through the claims portal demonstrates its success.

In May, we had around 4,000 claims come in through the portal, fast forward to August in which we're set to exceed 6,000 claims. Stats show that just 30% of our customers are claiming via the phone whereas 70% now do so through the portal. We anticipate building towards 7,500 claims per month.

So, it has been a huge success and we're only looking to build on it, further improving the customer journey.