

# Use Case - Insurance



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## About NH1816

Nh1816 is a Dutch insurance company with a history of over 200 years. The company was started in 1816 with the ambition of providing security to people by protecting them from financial setbacks due to damage. Today it is a well-known name in the insurance sector in The Netherlands with more than 160 employees and over 800 local advisors (“local heroes”) throughout the country. The company has established itself as an industry leader that is focused on personalized insurance services and has more than 500,000 customers and 2,000,000 insurance contracts at present. For its continuous growth and support in the insurance industry and its extraordinary local advisor model, Nh1816 was awarded the Best Damage Insurance Company in The Netherlands in 2019.

**2,000,000+**

Insurance contracts

**800+**

Local Advisors

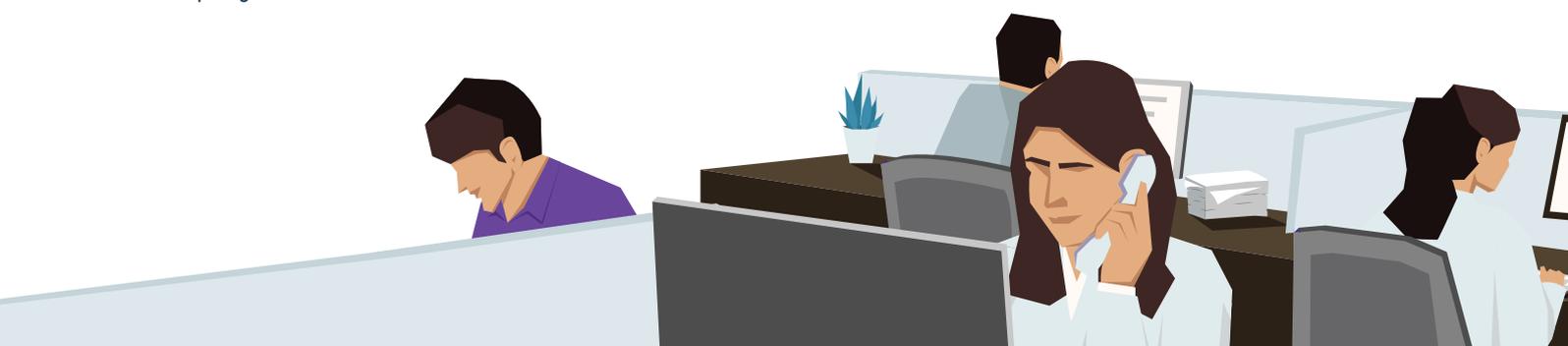
**500,000+**

Customers

## The challenge

Nh1816 is a continuously growing company with an approximate growth rate of 10% every year. The continuous growth has increased the workload on the current employees in the claims handling department and demands hiring more people to maintain the workflow. Some of the tasks involved in claims handling are manual, repetitive, and tedious which can be easily automated.

There is a monthly volume of 20,000 – 30,000 inbound emails and attachments related to new and ongoing claims cases. The company looks forward to automating tasks such as email handling, validation of incoming PDFs and scanned receipts, and extracting information from these. The real challenge for Nh1816 is to continue growing without having to expand its bandwidth every year or increase the burden on the existing employees.



# The goals

The overall project goal is to reduce repetitive tasks of allocating a vast volume of incoming emails and documents pertaining to existing claim cases. This way employees can focus on more complex tasks and growth plans. The Digital Employee is expected to classify and extract information from emails and attachments and execute actions that are done manually at present.

## Business goals include:



Scale work capacity by 10% every year without hiring new employees



Absorb sudden volume upsurge and reduce the stress of short notice upstaffing



>90% automation grade of the process focal area



Improved speed and availability to strengthen customer satisfaction and Nh1816's competitiveness



Make the 800+ "local heroes" more competitive through higher speed and availability



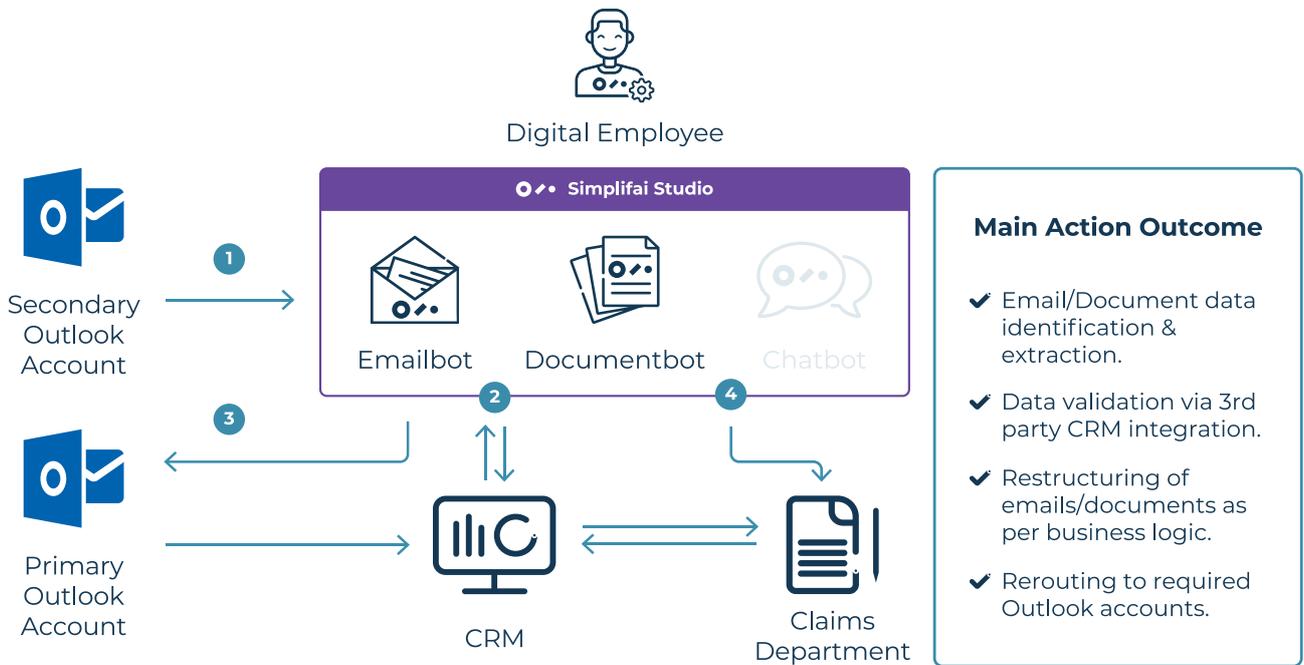
# The AI solution

Nh1816 will be using a Digital Employee consisting of the following modules:



Digital Employee “KIRby” is trained to recognize, understand, and extract information from emails and documents that the claims team receives in high volumes. She is able to identify and understand 4 email categories, 17 document types, and 11 key data points.

“KIRby” focuses on ongoing claims cases, where the claims ID number is the key. The ID number helps the team to allocate any new incoming emails (with supplementary information) to the folder for that specific claim case.



## Simplifai scope of operation

- 1 Digital Employee fetches emails from secondary Outlook account and reads/extracts information from email subject/body and respective attachments to detect claims ID.
- 2 If claim ID is not found other identified data points/entities such as policy number etc. are searched within CRM database.
- 3 When the right case folder is identified and for intuitive case navigation, the Digital Employee as per business rules automatically reclassifies emails/documents. For example, medical document, police report, invoice etc. When operation is complete, the Digital Employee reroutes emails/attachments to primary Outlook account.\
- 4 If Digital Employee cannot identify the correct case folder within the CRM, emails/ attachments will be diverted to manual claims handling.

## The key benefits

- More than 80% automation grade for key elements and focal activities
- More than 80 hours per week removed from manual handling
- After one week on the job: Reduced time consumption in the claims function equal to 1 full time equivalent (FTE).
- Streamlining claims handling process during sudden volume upsurge, this helps during times of “calamities”
- Increasing work capacity without the need to recruit or train new employees.
- Increasing customer satisfaction with quicker turnaround times.
- Reducing the operational cost, increasing work productivity, and efficiency.
- Kirby keeps most of the claims folder up-to-date eliminating the need for claims handlers to double check if they worked on the most recent files

## The future

Within a week's time, “KIRby” has excelled at her work with non- stop reading, interpreting and sorting more than 10,000 incoming emails and documents. Her colleagues at Nh1816 have observed her unique capacities, and already have concrete ideas about widening scope of work and responsibilities in the claims department. We can say a career plan is in the making. Simplifai looks forward to expanding its services in the other departments to help Nh1816 Verzekeringen establish a streamlined end-to-end automation process.

## Janwillem Swart

Commercial Manager



With the help of Digital Employees, Nh1816 Verzekeringen can organize the claims process more intelligently allowing employees to spend less time manually processing documents and e-mails. Digital Employee solutions shortens the response time towards advisors and policyholders, which will further increase the already high customer satisfaction.



## Jerre Veltman

CTO

“KIRby” has provided extra work capacity to tackle higher claim volumes from widespread house damage, following stormy weather some weeks back.

