



**FIAR – The International Insurance – Reinsurance Forum,
16 May 2018, Bucharest, Romania**

Claims Corporation Network

Claims Management in the 'Digital Age'

InsurTech: International practices in digital motor claims segment

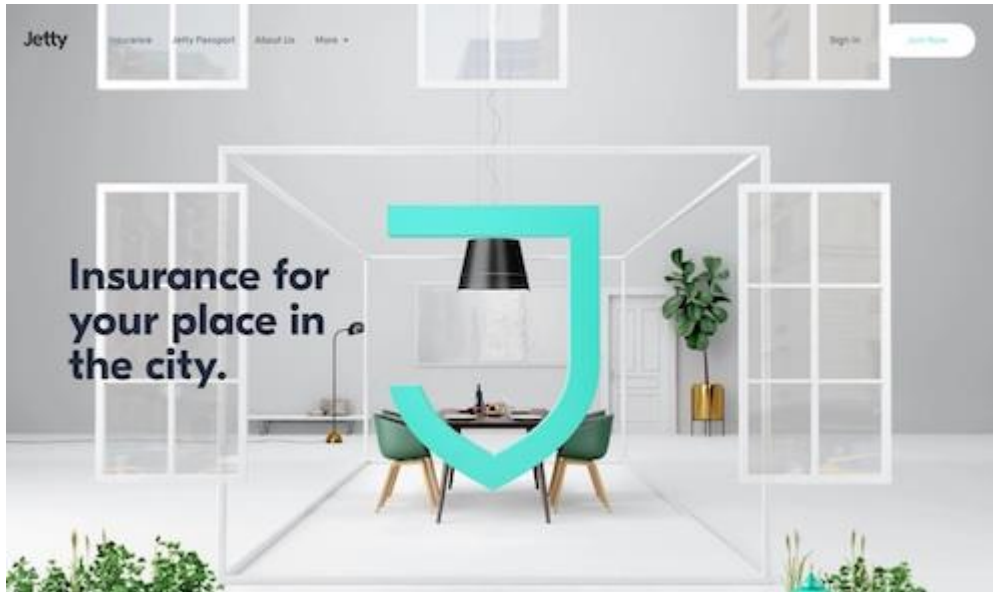
Cees Werff

Change Customer Behaviour

The Evolution of Customer Service

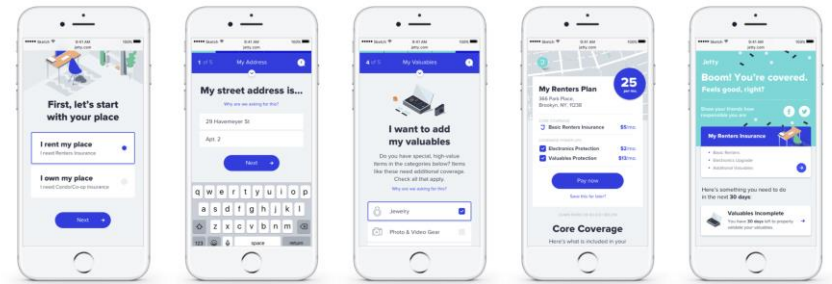
THE PAST		THE FUTURE	
Technology Makes Experience Worse			Technology Makes Experience Better
Open 9-5 x 5			Open 24x7
Company is in control of where interaction happens			Customer is in control of where interaction happens
Customer Repeats Information On Every Channel			Company Knows Information From Every Channel
Call Center Volume Is High			Mobile Messaging Volume Is High
Customer Finds Content			Content Finds Customer
Customer Fixes Product			Product Fixes Product
Agent Works In Ten Systems			Agent Works Through One System
Customer Service Has No Budget			Customer Service Gets Marketing's Budget

Digital renter's insurance startup Jetty unveils one-question quoting tool



Jetty

- One step quoting tool
- Only input: Home Address
- UW:
 - Neighbourhood crime rates
 - Building age
 - Estimate salaries



Technology & Customer Expectations



did not kill Blockbuster.... *Ridiculous late fees did.*



did not kill the taxi business... *Limited taxi access and fare control did.*



did not kill the music industry... *Being forced to buy full-length albums did.*



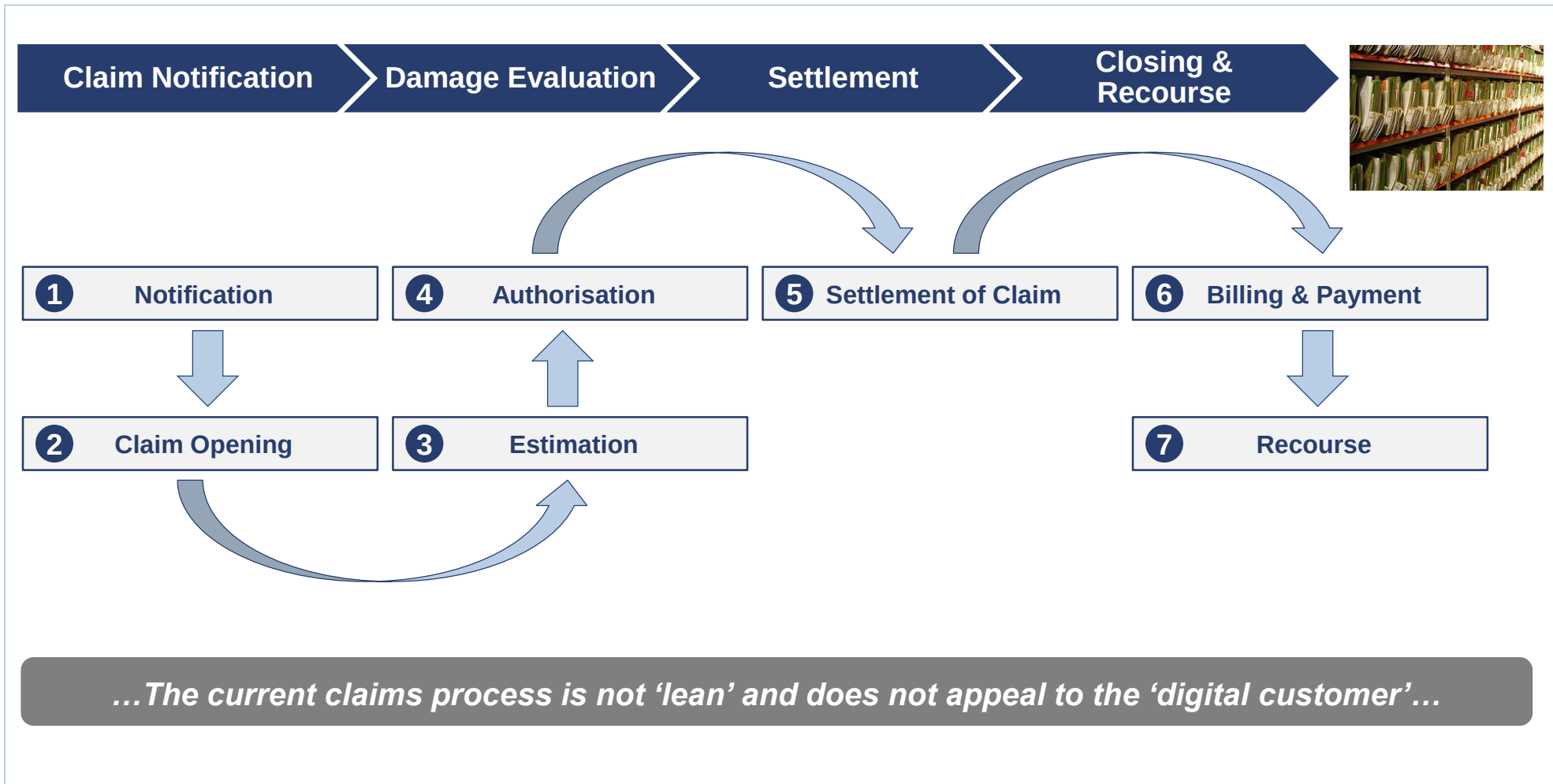
did not kill other retailers... *Bad customer service and experience did.*



isn't killing the hotel industry... *Limited availability and pricing options are.*

Technology by itself is not the real disruptor... Not being **Customer-centric** is the biggest threat to any business.

Claims Administration is largely based on the old 'paper' world...



...while technically digital solutions are already available....



...The claims industry lacks a platform that connects the different innovations already available...

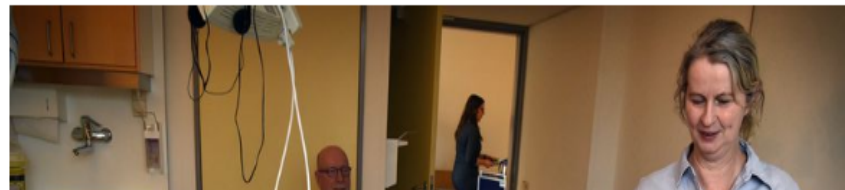
deVolkskrant

Revolution in hospital food: How luxury hospital meals lead to less waste

It's possible: Enjoying a healthy and delicious meal whilst in your hospital sickbed

Less waste, tasteful and healthy food to fulfil all the patients wishes. It's possible. The 'Gelderse Vallei' in Ede is a frontrunner in the hospital food revolution currently making its way through the Netherlands.

Michiel van der Geest 10 april 2018, 21:30

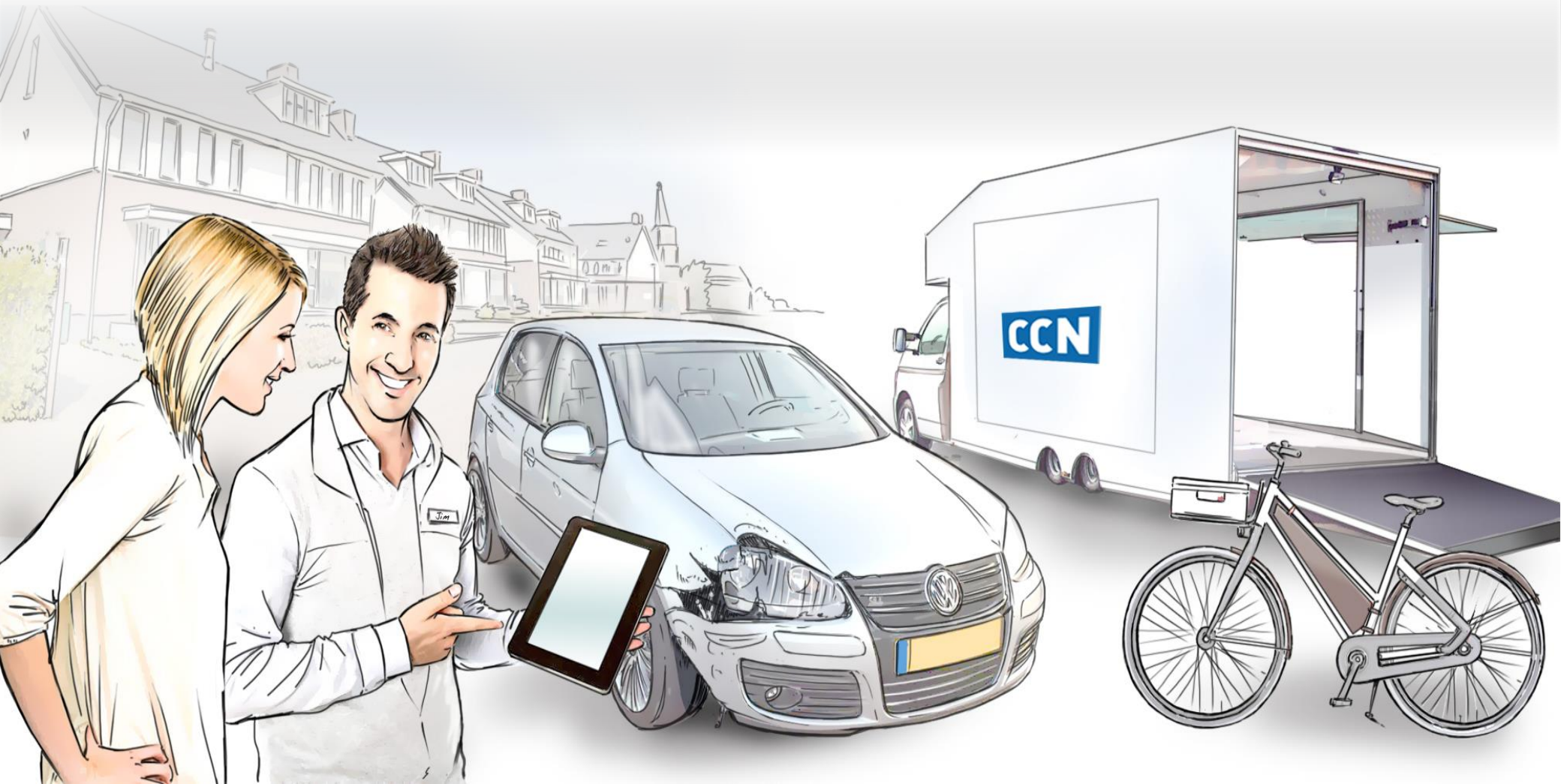


Extremely
easy to
report a
claim



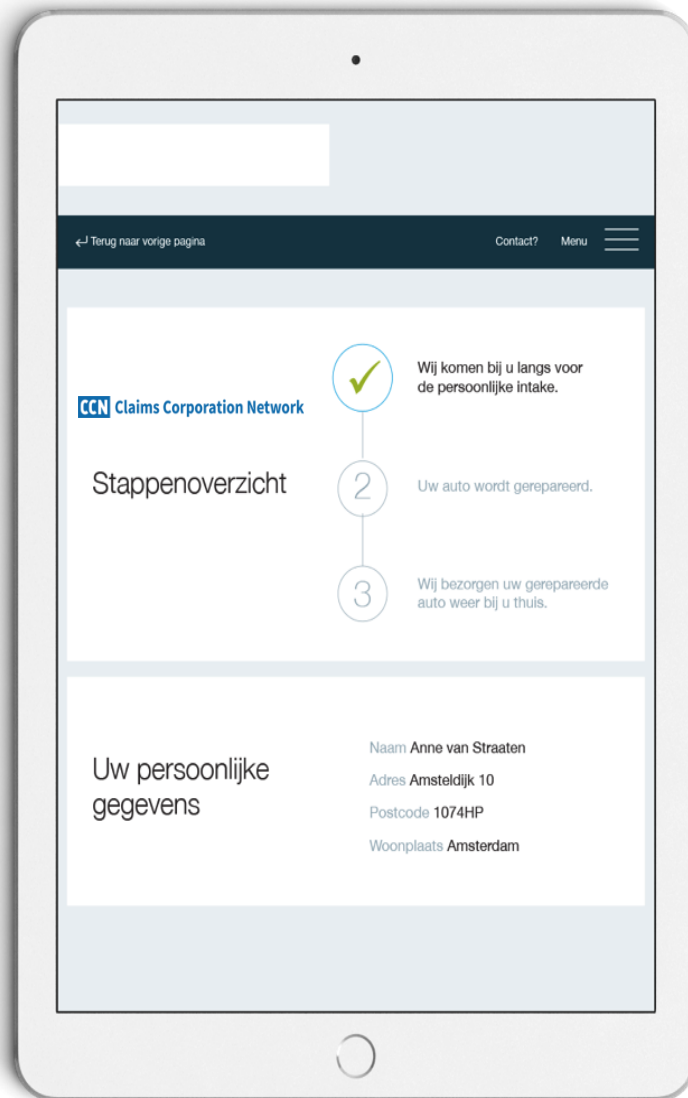
Unprecedented customer experience | Ease

Always a personal intake at home or work

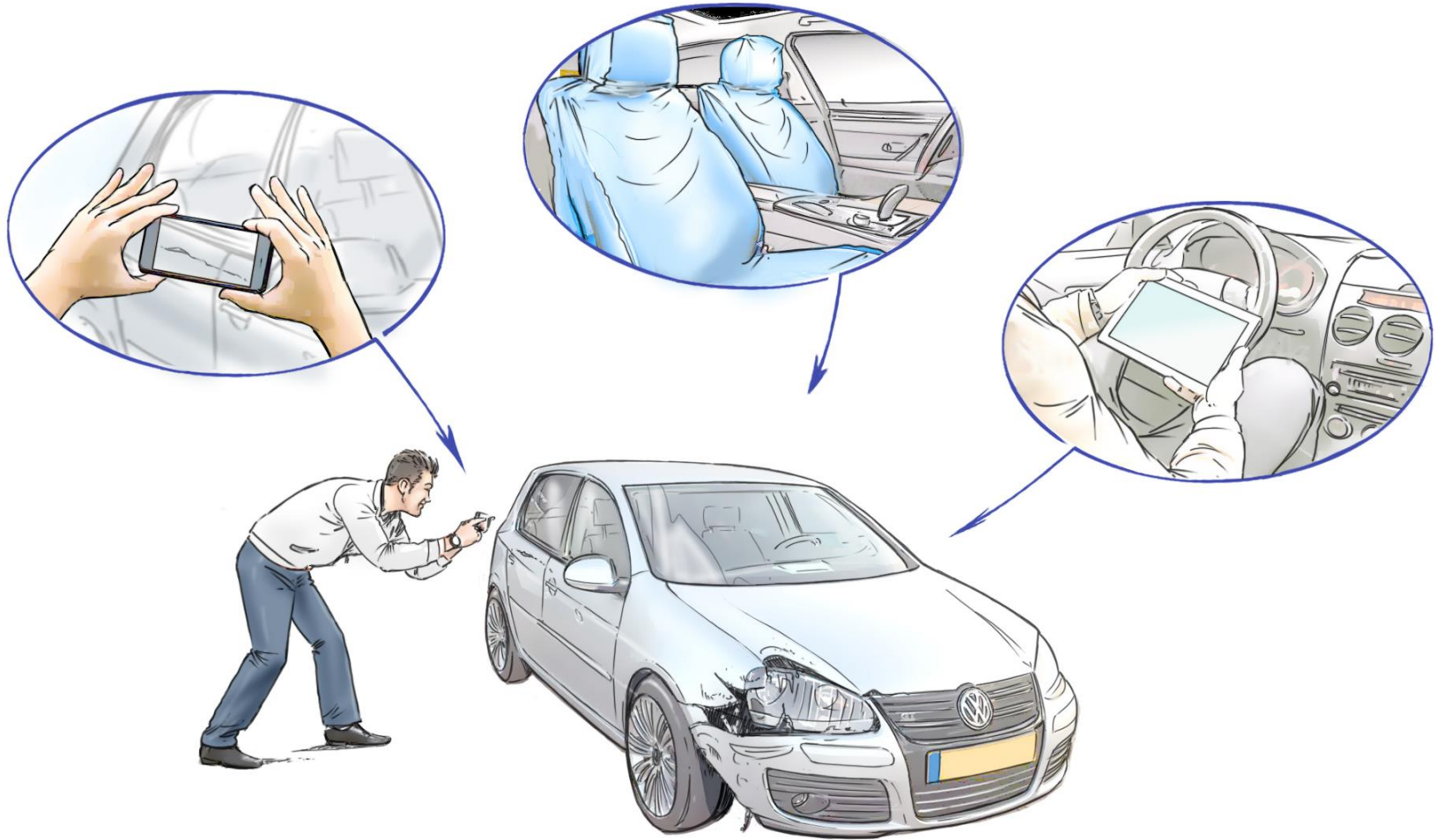


Unprecedented customer experience | Ease

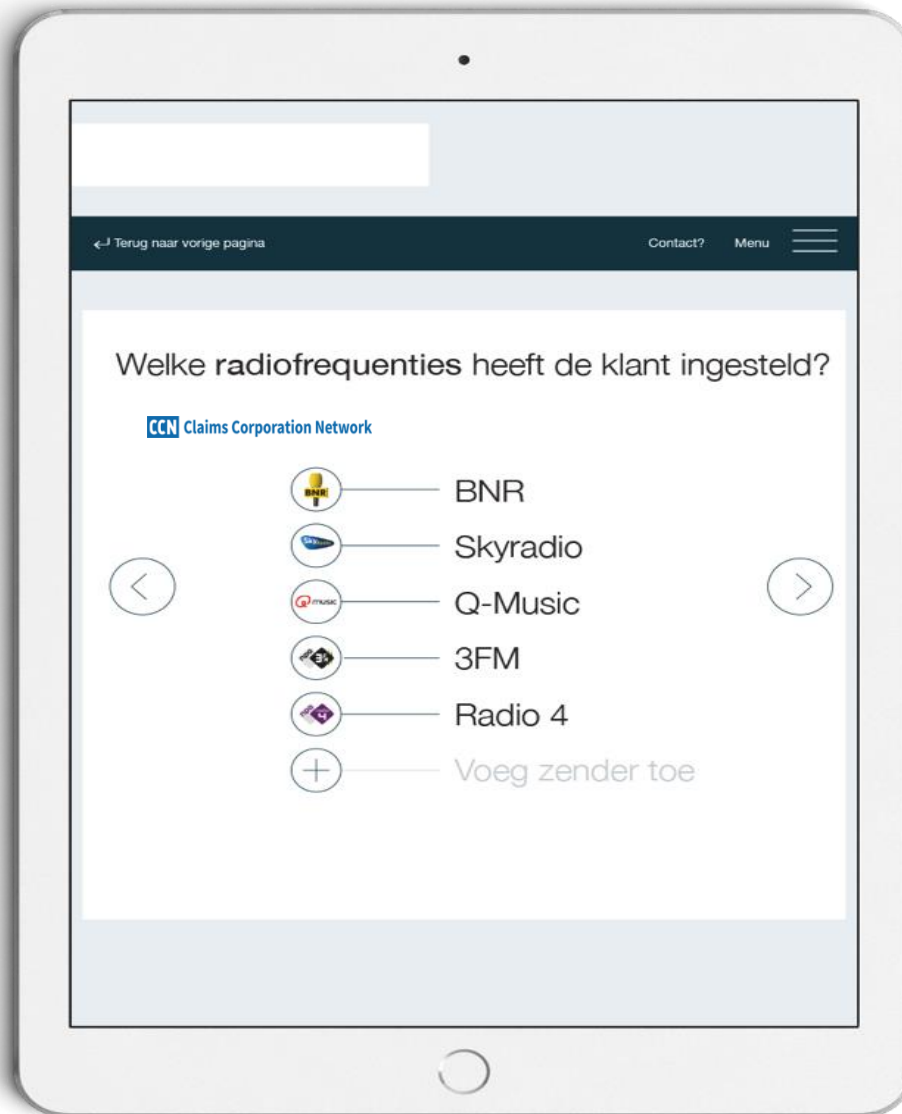
Always a personal intake at home or work



Maximum care for customer and vehicle



Maximum care for customer and vehicle



Full control over the process



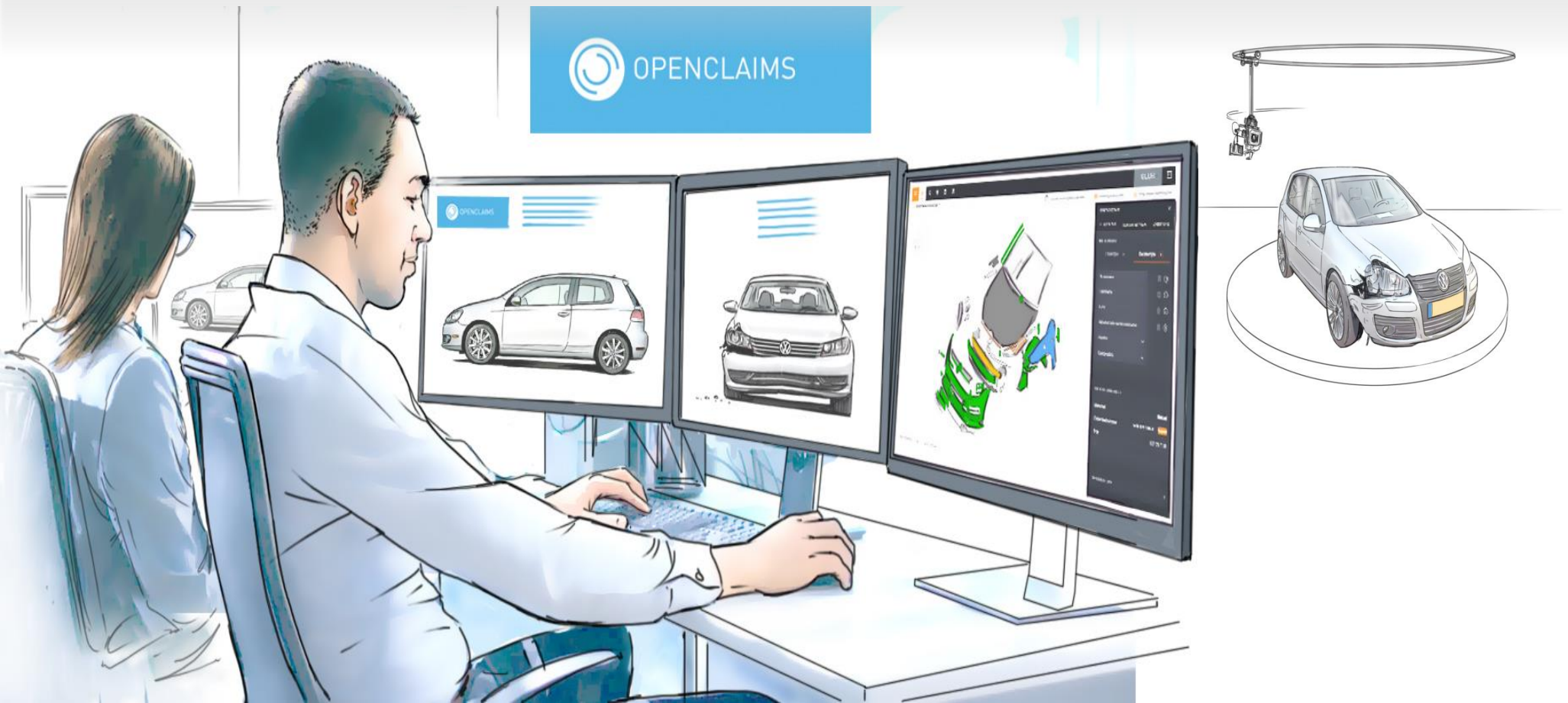
Unprecedented customer experience | Quality

Perfect after-care



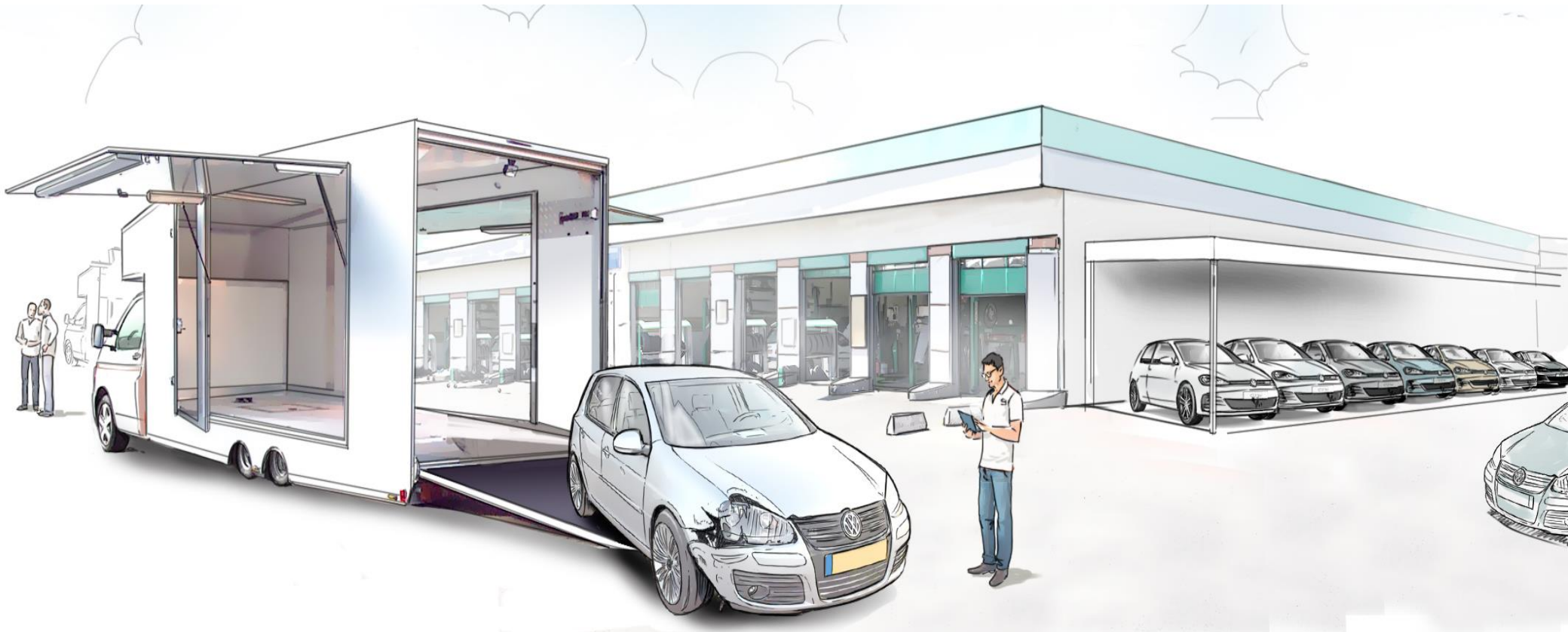
10 % claims cost reduction - guaranteed

Independent claim calculation by Openclaims

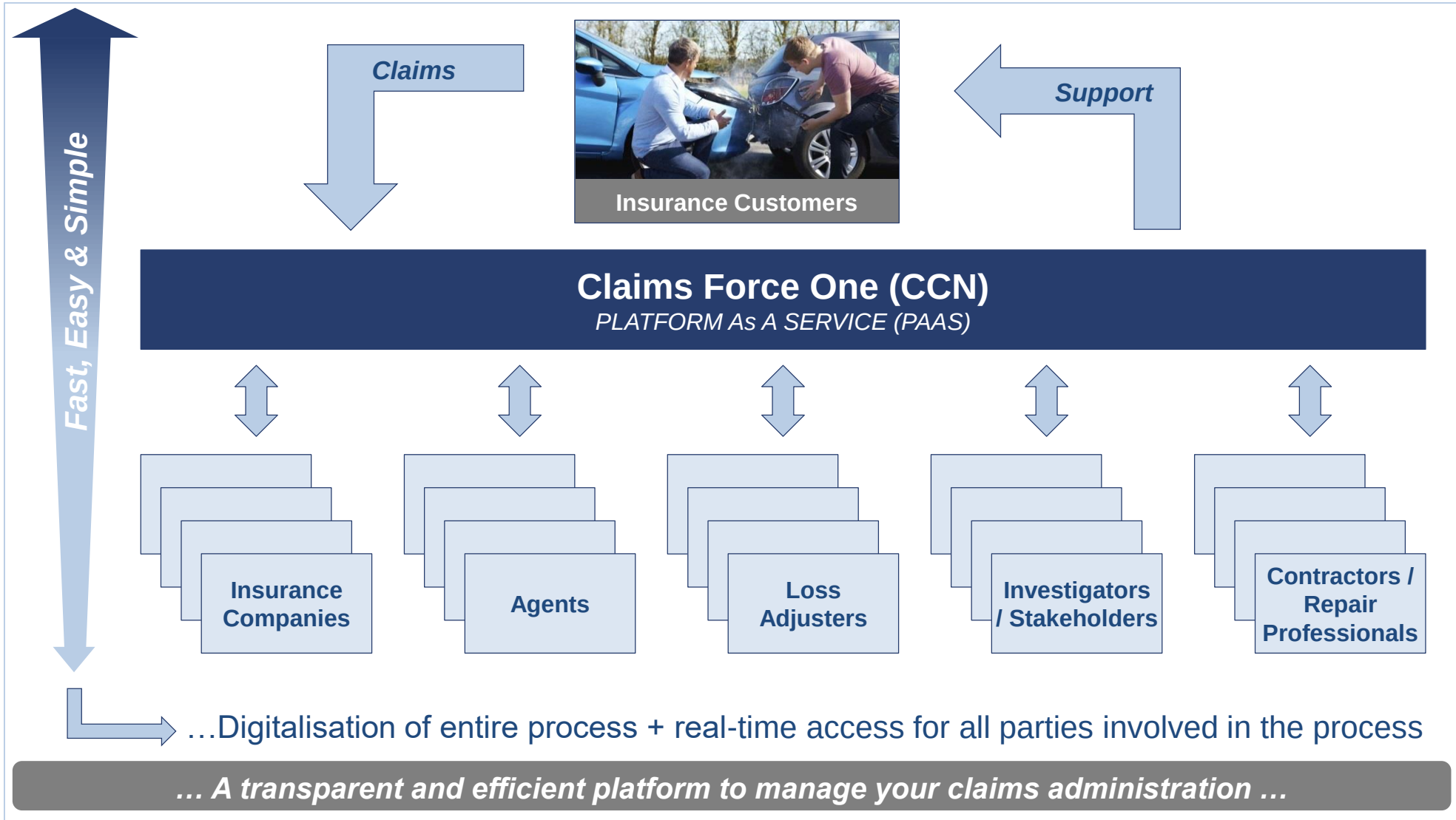


10% claims cost reduction - guaranteed

Partnering with large repairhubs



...CCN provides an E-platform and integrated eco-system ...



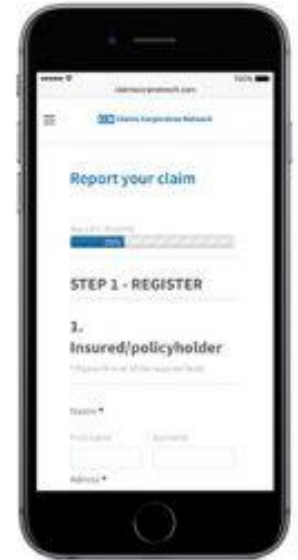
Introducing CCN i-Report claims platform for insurance



Whether it's buying the right insurance product or finding the best credit card, people want an easy way to understand and compare financial products online. But, **when it comes to submitting an insurance claim, 80% of people find it difficult, time-consuming and complicated.** That's why today we're introducing CCN's i-Report for insurance products in Europe. This represents the newest addition to a suite of CCN services designed to assist people make confident, more customer-friendly claim registration.

CCN i-Report for insurance claims provides a seamless, intuitive experience for submitting a claim by your customers online. Whether you're a EU-wide insurance provider or a local one, people searching for online claims applications on their phone or computer can find you along with a 'Fast-Easy-Simple' way — all in as little as 5 minutes. And when users have registered once, they can immediately submit their next claim and select the appropriate insurance carrier. They can add additional information or documents online or over the phone through one of our claims agents.

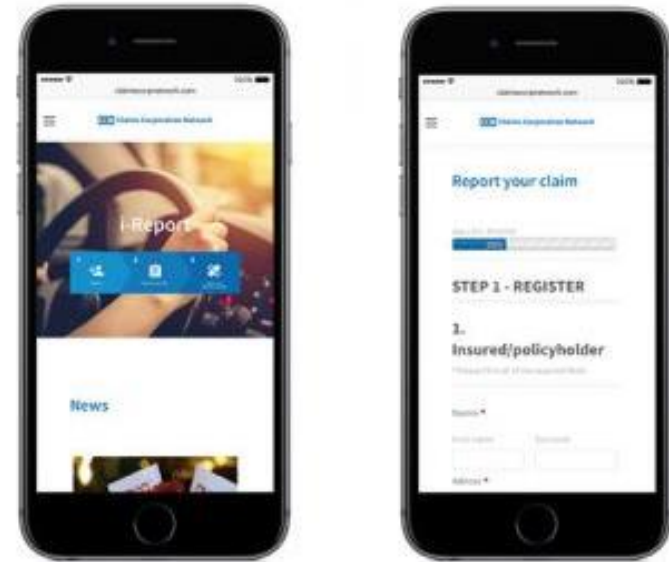
Nowhere is customer engagement more important than in the claims area. So what do claimants want? Here **claims registration represent the moment of truth for insurers**, because the speed of the insurer's response is critical to satisfy the desire customers have to obtain instant information on a variety of channels. The ability for insurers to provide this new level of claims performance impacts the value being created to customers from all demographics.



CCN Claims Corporation Network

Tailored solutions integrated into i-Report – limitation periods

- Limitation periods for exercising individual rights in the case of cross-border road traffic accidents differ widely across Europe
- Rules differ not only in terms of **length of time**. They also vary with regard to the **beginning of a limitation period**, the **procedural requirements** for stopping the running of a limitation period, and **application to minors and disabled persons**.



CCN's i-Report identifies cross-border road traffic accident claims and, based on the country, date of accident and local regulations, **i-Report determines the relevant procedures and timeline to file a claim!**

CCN's Ecosystem platform connecting with customers

Claims Services to ... optimize claims processes, shorten claims cycle times and reduce claims costs

Offer its services towards



*Build a connected network
to strengthen its European
operational position by
supporting with
ecosystem services*

*Support clients with a
platform that allows for
fast, easy and simple
claim handling*

... let's meet the initial objective of the Clients:



upmost efficiency in 'FES' claims settlements

... TRANSFORM OPERATIONS TO MEET FUTURE NEEDS ...



WELCOME IN THE 4TH. INDUSTRIAL REVOLUTION!

.... Let's connect & co-create a digital evolution!

E: c.werff@claimscorpnetwork.com

W: www.claimscorpnetwork.com

CCN Claims Corporation Network

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