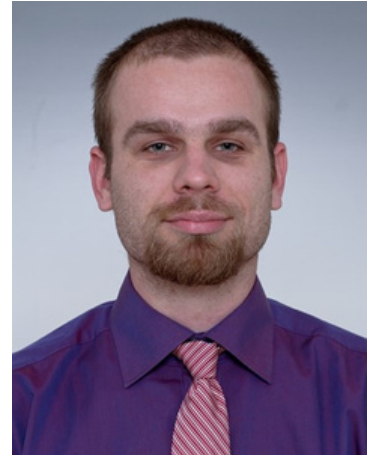




First Notice of Loss Online – life and accident insurance

Vítězslav Pítr, ČPP



Please briefly describe the initiative.

We have created a system for online claims reporting (even multiple claims) that allows you to upload specific supporting documentation based on what you have filled out throughout the process.

What were the benefits?

- **Immediate allocation of a claim number:** The claim is automatically registered immediately, a number is assigned to it, and the status of its processing can therefore be followed online immediately.
- **Only relevant data is required:** Based on the type of damage, it is necessary to fill in only relevant data within the report (the paper form must contain all options; the web report dynamically displays only the necessary fields for the given type of claim).
- **Data check:** As part of the web report, the correctness of entered addresses, account number, birth number etc., is checked.
- **Communication by email:** All subsequent communication is sent electronically to the email address provided when reporting the damage.
- **Help with reporting:** Depending on the policy duration, the claim reporting date, and the agreed coverages, hints are displayed as part of the claim reporting process.
- **Claim can be reported by multiple roles (insured person, policyholder, legal representative, broker, third party...):** A claim number is assigned immediately – therefore anyone can upload supporting documentation online knowing just the claim number.
- **Reported claim is immediately assigned to the adjustor:** You can lower your administration workers capacity needed.
- **Fast claim settling process:** Our department handled around 52,000 claims in 2023 with just 13 adjustors.

Who were the main stakeholders involved?

Personal Claims and Life Insurance Contract Administration Division



What were the major learnings and challenges you had to overcome?

We had to create a matrix for automatic registration that contains more than 50,000 values.

Going forward, what are your plans to further develop the project?

We are constantly working on improvements to obtain more relevant documentation from clients on the first contact to speed up the claim-handling process. We have already presented our case at the CX community meeting in Warsaw and noticed that other companies are working on their paper forms, so we see an opportunity in these cases.

Are you interested in exchanging with Vítězslav? Please feel free to contact him!

Vítězslav Pítr

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