

XRAY  
CERTIFIED



## STRAIGHT THROUGH CLAIMS PROCESS FOR RIM REPAIRS

### SUMMARY:

Using an innovative, fully featured, cloud based insurance administration system, this Rim Repairer was able to revolutionise their business processes and provide much greater customer experience.

### QUICK FACTS ABOUT CLIENT:

-  Repairs all rims for Tiger Wheel and Tyre
-  Has branches in Johannesburg, Cape Town and Durban
-  Has quick rim straightening at over 25 Tiger Wheel and Tyre branches
-  0 (zero) claims processing staff

CLIENT: RIM REPAIRS

SECTOR: CLAIMS

# CASE STUDY

# #1



# THE BRIEF

## WHAT THE CLIENT WANTED:

Wheel Collision wanted an automated and straight through claims process for Rim Repairs. This should automatically track whether:

-  The policy holder has paid its premium
-  The number of Rim repairs left for the year
-  The policy holder is indeed the claimant
-  The policy holder has an active policy for the vehicle in question.

They also wanted to be able to do this without anyone having insurance knowledge or employed by the provider.

## WHY OWLS?:

-  Proven track record for completing projects on time and in budget and within specification
-  Strong technical skill from developers
-  OWLS was already implemented at various other Rim Repair insurers

# THE CHALLENGE



## WHAT WE NEEDED TO DO:

The biggest challenge was to think outside the box and develop a claims process that could have the necessary checks and balances to reduce risk and reduce approving rim repairs incorrectly.

## THE OWLS SOLUTION:



OWLS was implemented to handle the policy onboarding as well as the new claims process.



When a policy holder arrived at Tiger Wheel and Tyre to claim, the Tiger Wheel and Tyre employee would capture a VIN number only. This would trigger automated rules and validations to ensure the policy was active for that client and that they still had rim repairs left for the year.



An One Time Pin (OTP) was immediately sent to the clients mobile phone number associated with their policy, reducing fraudulent claims and policies. The Tiger employee would capture this OTP and the claim is now validated and approved. A confirmation is automatically printed and attached to the rim. This will only be repaired with a valid authorisation.



Once the rim is repaired the authorisation number is captured on to OWLS by the repairer. This automatically triggers a claim payment transaction.

## KEY OUTCOMES OF OWLS SOLUTION:

-  All claims are dealt with within 60 seconds as only 1 field is captured to claim
-  Automated SMS One Tim Pin prevents claimants on other policies  
Has quick rim straightening at over 25 Tiger Wheel and Tyre branches
-  System automatically enforces all policy wordings and limits, leaving no scope for fraud

## QUOTE FROM BERNITA:

“Working with the OWLS team for many years now, they are reliable, technically competent and an asset to my business which allows me to scale”