



STRAIGHT THROUGH **CLAIMS** PROCESS FOR **RIM REPAIRS**

Case Study
#1



CLIENT: **RIM REPAIRS**

SECTOR: **CLAIMS**

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 the 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.

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.
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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.
 - Allocate Summary Account Payments - A bank receipt can be allocated to an employer group level using this screen. The receipt will then automatically be allocated in proportion to all active policies for that employer group but ratioed depending on how much premium is due for the active policies on that employer group.
 - 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.
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The Result

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”

