



Trygg-Hansa Processes Personal Property Claims 95% Faster With IA

Business Impact

95%

reduction in time to process
fast-tracked claims

7%

increase in customer
satisfaction

35%

decrease in non-
value-added calls

“Trygg” means “safe and secure” in Swedish — and providing this type of service has been Trygg-Hansa’s aim for its customers since 1828. As one of Scandinavia’s largest insurance companies, Trygg-Hansa offers a wide range of products including home, car, pet and accident insurance. When customers submit claims after an adverse experience, they often want and need a rapid and uncomplicated response. To help deliver this to their customers, Trygg-Hansa paired their team of SS&C Blue Prism digital workers with analytics, machine learning (ML) and artificial intelligence (AI).

“Machine learning and AI have been developed internally by our analytics team, but they can’t get them to work without the digital worker. SS&C Blue Prism is the missing link to get information into the system, to the claim handler or to the customer. Intelligent automation really comes into play when we are doing these things together.”

Johan Engholm

Head of Intelligent Automation
Tryg

Challenge

Nearly ten years ago, Trygg-Hansa analyzed their back-office processes to standardize and digitize them and remove non-value-added activities from employees. There were many paper-based processes and Trygg-Hansa sought to digitize documents and document flows to make it easy for customers to utilize self-service options.

Trygg-Hansa recognizes that when personal property like a mobile phone, tablet or laptop is damaged or destroyed, customers are eager to replace them immediately. A new team had been assigned to process these home insurance claims and was uncertain how to complete the work efficiently. This meant it took them longer to pay the claims and customers were left without reimbursement for their essential devices.

Solution

Trygg-Hansa was an early adopter of intelligent automation (IA) and quickly built a Center of Excellence (CoE) to manage the program. Initially, they automated back-office processes, but recently their objective has shifted from cost-cutting initiatives to delivering enhanced customer value and experiences.

A team of digital workers — each called Steve — are helping to deliver an amplified customer experience and transforming the personal property claims process. Before assigning these digital workers to the task,

the automation team improved and simplified the process. In partnership with the operational analytics team, they developed an algorithm that uses generative AI to help detect if a claim is at risk for fraud and needs further investigation by an employee, or if a claim is from a customer in good standing and can be fast-tracked for payment. Digital workers, equipped with intelligence from this algorithm, assess and label each claim and route it to the correct processing area. They scan the database and pick up the fast-tracked claims, process them for payment, and send a communication to the customer via Trygg-Hansa’s customer portal.

Customers are happy that the time to process their claims has been reduced by 95% for fast-tracked claims. The change resulted in a 7% increase in Trygg-Hansa’s already respectable customer satisfaction (CSAT) score. Employees appreciate that they can give real-time updates to customers when they call in. Digital workers are active throughout the business, including helping one team uncover claims that another insurer should have paid — a process that has recovered millions of euros.

The company notes that they’ve only scratched the surface of what can be accomplished with IA. Next, the team plans to combine robotic process automation (RPA), intelligent document processing (IDP), process mining and AI capabilities.