

Case Study | ADVOCARD Rechtsschutzversicherung

Reduction of processing time for new damage claims

The project

Start	Early 2018
Go Live	July 2020



The challenge

ADVOCARD counts on innovation, digitalization and process automation and wants to move these topics forward as a pioneer in the industry in order to reduce costly administrative tasks. In this connection, the challenge was to digitalize further work processes in the area of performance management. Previously the person responsible for the new damage claims would manually view documents that were sent by an attorney to the legal protection insurance department. The master data from insured individuals and attorneys, the legal area (type of service), the specific accusation, the claim date, the value of the dispute and much more had to be manually located from primarily multi-page documents and then manually entered into the ADVOCARD claim system for further digital processing. In order to digitalize this process, software had to be used that automated this extensive work, making dark processing possible. Dark processing in this context means that a fully automated new claim can be done.

Additionally, the software had to satisfy the legal data privacy regulations. All data privacy measures as well as technical-organizational measures had to be examined by the customers to ensure a secure and smooth operation of Aisaac at adesso insurance solutions in Dortmund. In order to guarantee long-term data security, the functionality of data encryption technology was comprehensively tested and scrutinized. Aspects were made transparent in many areas and the future compatibility of the Aisaac system was tested in and out. Topics such as client-capability, this means the systematic division of different customers, had to be ensured. Furthermore, Aisaac had to withstand a technical penetration test (short: Pentest, this means if somebody can externally hack the system).

Since the AI-based software Aisaac from adesso insurance solutions has already been proven to be successful for many years in many different legal protection insurance sectors, Aisaac should also be used for the ADVOCARD.

The customer ADVOCARD

The ADVOCARD Rechtsschutzversicherung AG based in Hamburg is one of the largest legal protection insurance companies in Germany. Around 180 employees take care of the needs of nearly 1.4 million customers throughout the nation.

The ADVOCARD belongs to the Generali in Germany and is a product partner from the Deutschen Vermögensberatung AG (DVAG). More information about the company and its products can be found online at: www.advocard.de.



We are more than satisfied with the AI-based solution Aisaac, which makes it possible for us to automate, digitalize and therefore sustainably accelerate our processes. Shortly after the operational start, we were able to significantly reduce administrative activities and deploy our employees for value-adding activities in order to take advantage of their full potential. With Aisaac, employees need around 15% less time to process a new damage claim. We are thrilled!"

Wolfgang Peters, Head of Department Legal Protection Services

The solution

adesso insurance solutions uses AI-based software for ADVOCARD with Aisaac, which allows for an automated generation of a new damage claim and generates structured data from unstructured data. This structured data forms the basis of digital systems. The full potential of a digital system landscape can first be used on this basis.

The data from the new damage claim no longer has to be read manually. adesso insurance solutions delivers all data as an XML-file and, if desired, as a PDF file that can be read by a person at the exact place of the damage management system from ADVOCARD where the data is needed for further processing. The ADVOCARD with the selected Aisaac operating model "Full-Service" also includes optional quality assurance. A correspondingly trained team of experts from adesso insurance solutions additionally secures the data sets generated by the Aisaac AI in the previously agreed upon quality standard – in this case, ADVOCARD receives approximately 100 percent correct data.

Exemplary procedure

The introduction of a digitalization project with Aisaac can occur in an iterative manner. This means that not all available areas have to be digitalized immediately, but rather only the areas will be selected that permit the easiest automated processing (dark processing). The advantage of this approach is that direct procedural added value is generated immediately for the customers.

The result

In the sector of new damage claims, ADVOCARD was able to lay the foundation for further digitalization steps with Aisaac. The processing time of a case has been reduced significantly. Freed-up employee resources can now be invested in value-adding core activities. Thus, ADVOCARD is independent of seasonal fluctuations and makes possible to plan the process of new damage claims. This digitalization process also has a positive effect on the error rate.

ADVOCARD intends to also be consistent in the following steps, such as the structuring and validation of invoices. Aisaac from adesso insurance solutions represents a possible solution. Because the possibilities of a high-power AI-system like Aisaac are manifold and are already used today in different insurance areas. The chances of a digitalization project having access are particularly high especially if the service provider understands their customers' technical requirements and knowledge.



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