

Claims Management

Policy and Driver Validation

Policy status validation, excluded driver detection, coverage limits and deductibles are all automatically enforced when using both our policy sales and administration systems along with our claims management system.

Convenient Initial Reporting

Initial report of loss can originate from a responsive external web site, a custom app that we provide, or our easy to use web-based internal claims application. A customer reported loss sets up a verification queue so the reported details are internally evaluated before reserves are established.

Document Management and Recordings

In Cisco and other call center environments we can integrate call recording such that recorded statements are attached as MP3 files into a claims document tree. Pictures as well as other scanned documents can also be attached to the claim and associated with the particular entities to which they apply.

Average or Adjuster Set Reserves

If your organization uses average reserves we can dynamically update these reserves for your entire outstanding claims by indemnity as payments and closures occur. Otherwise, the more traditional approach of allowing adjusters to set their estimate of exposure is also provided.

Adjuster Authority Limits, Payment Validations

Your organization can set individual authority limits for each adjuster and have payment requests reviewed by management depending on company policy.

Extensive Reporting

Dozens of informative predefined reports are available as well as the ability to easily create your own customized reports.

About AIT

Origin

AIT was created to provide all of the internal software needs for a startup automobile insurance operation that has grown from inception to over \$200M in annual written premium using our sales, policy administration, premium finance, kiosk automation, and claims handling applications. This foundation regarding the use of our applications to gain competitive advantage for a successful startup should provide comfort for any new customers considering our products.

Approach

From the very beginning we designed our applications to be both efficient and generic so that they would be perfect not only for our early adopting insurer, but also be able to be easily configured for new clients in their own specific environments.

Principals

The executive and technical management of AIT all have 20+ years in building efficient and successful insurance systems from scratch that have demonstrated industry leading success and performance.

Contact

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