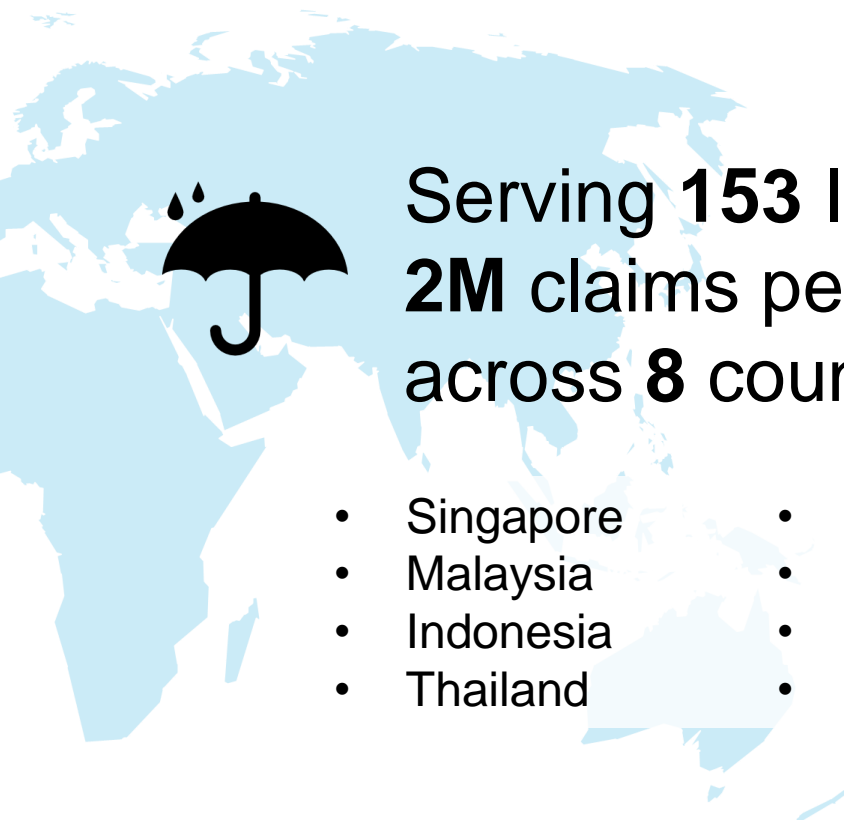




Digital Claims Assistant to Fight Fraud & Inflated Claims

Sebastian Tan
Regional Strategy &
Business Manager

merimen



Serving **153** Insurers,
2M claims per year
across **8** countries

- Singapore
- Malaysia
- Indonesia
- Thailand
- China & HK
- Japan
- Vietnam
- Philippines

merimen

ASIA'S LEADING DIGITAL CLAIMS PLATFORM

TRUSTED BY

Global Insurers



Takaful Leaders

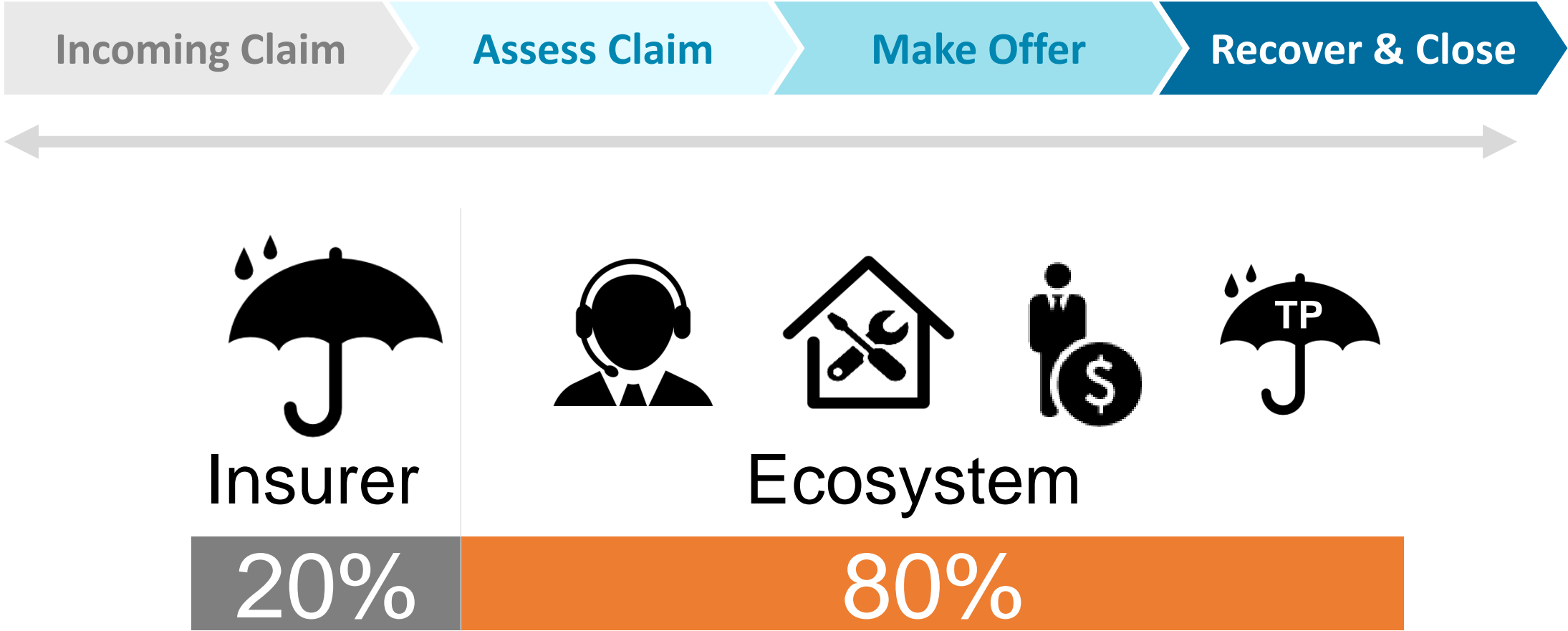


7 out of 7,
100% Market

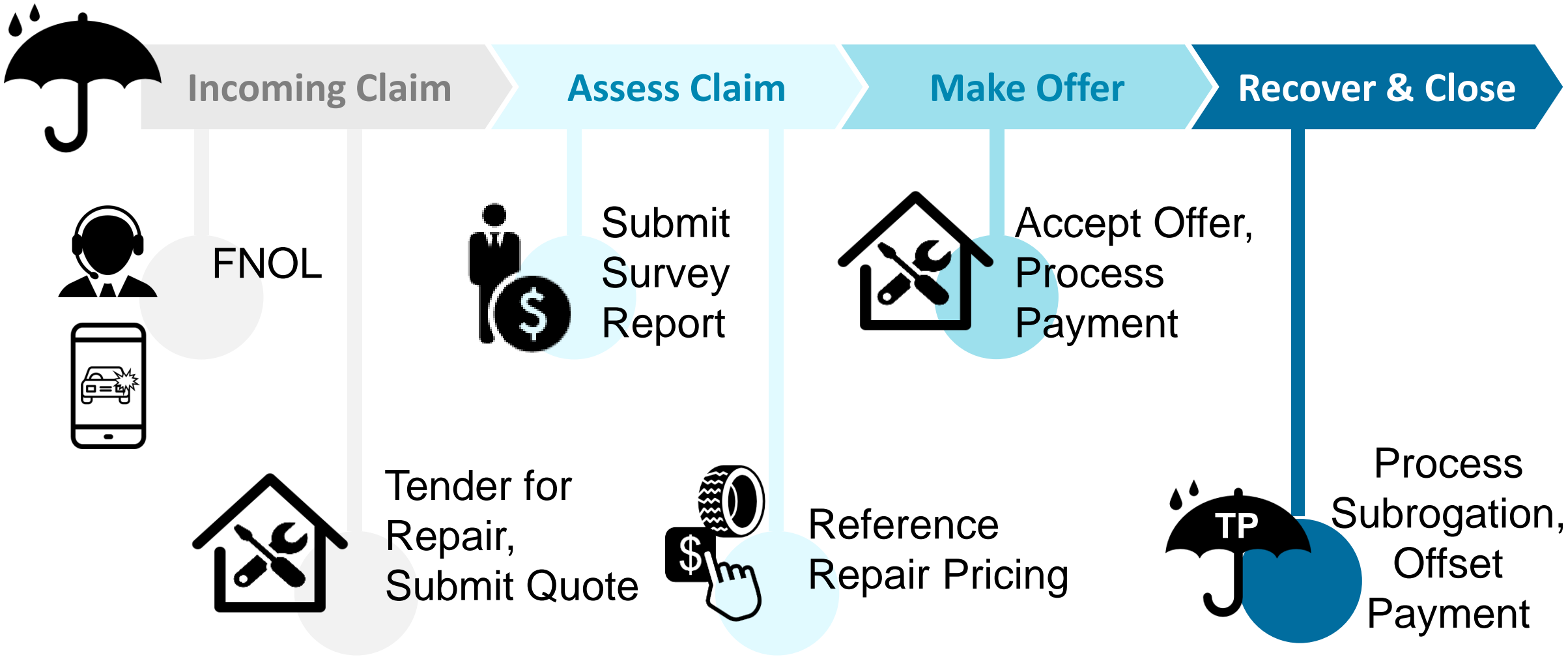
Industry Associations



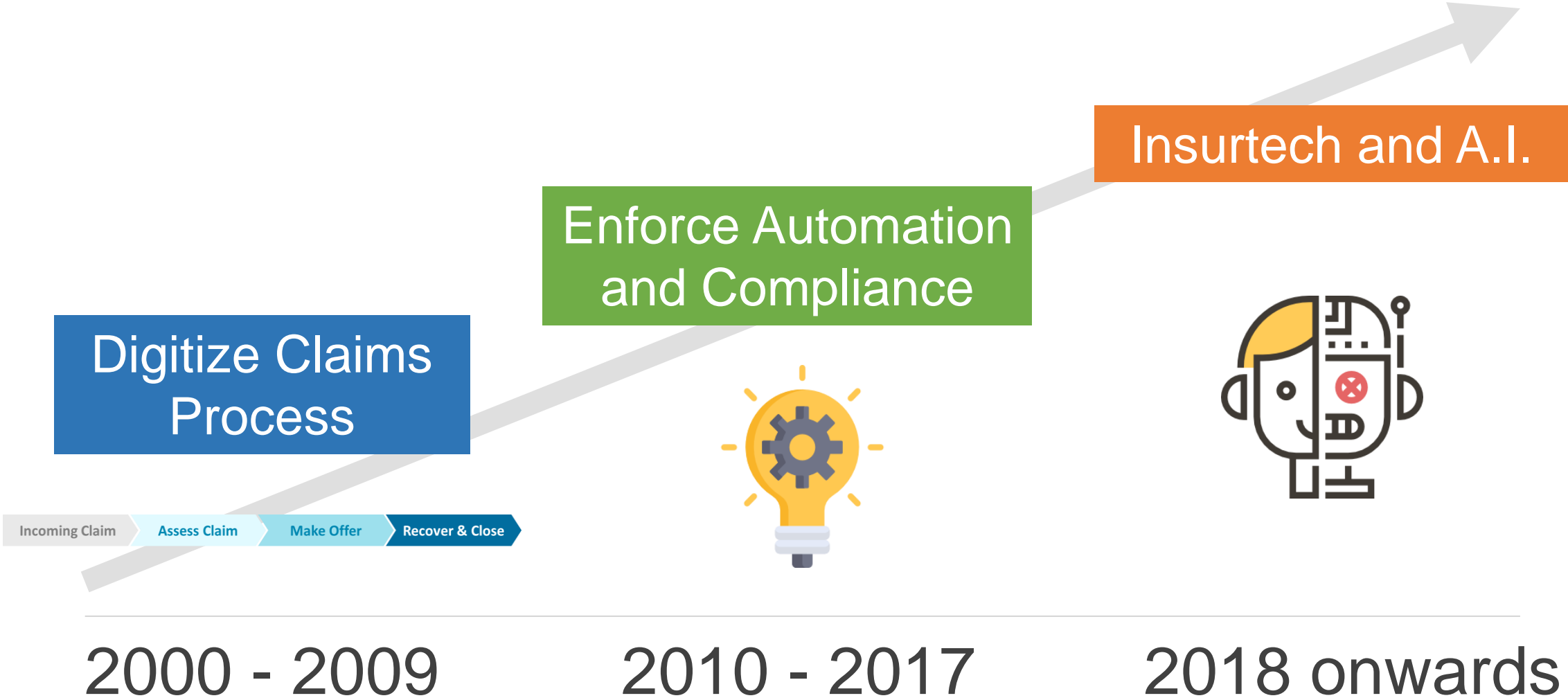
Digitizing the end-to-end Claims Process



Digitizing the end-to-end Claims Process

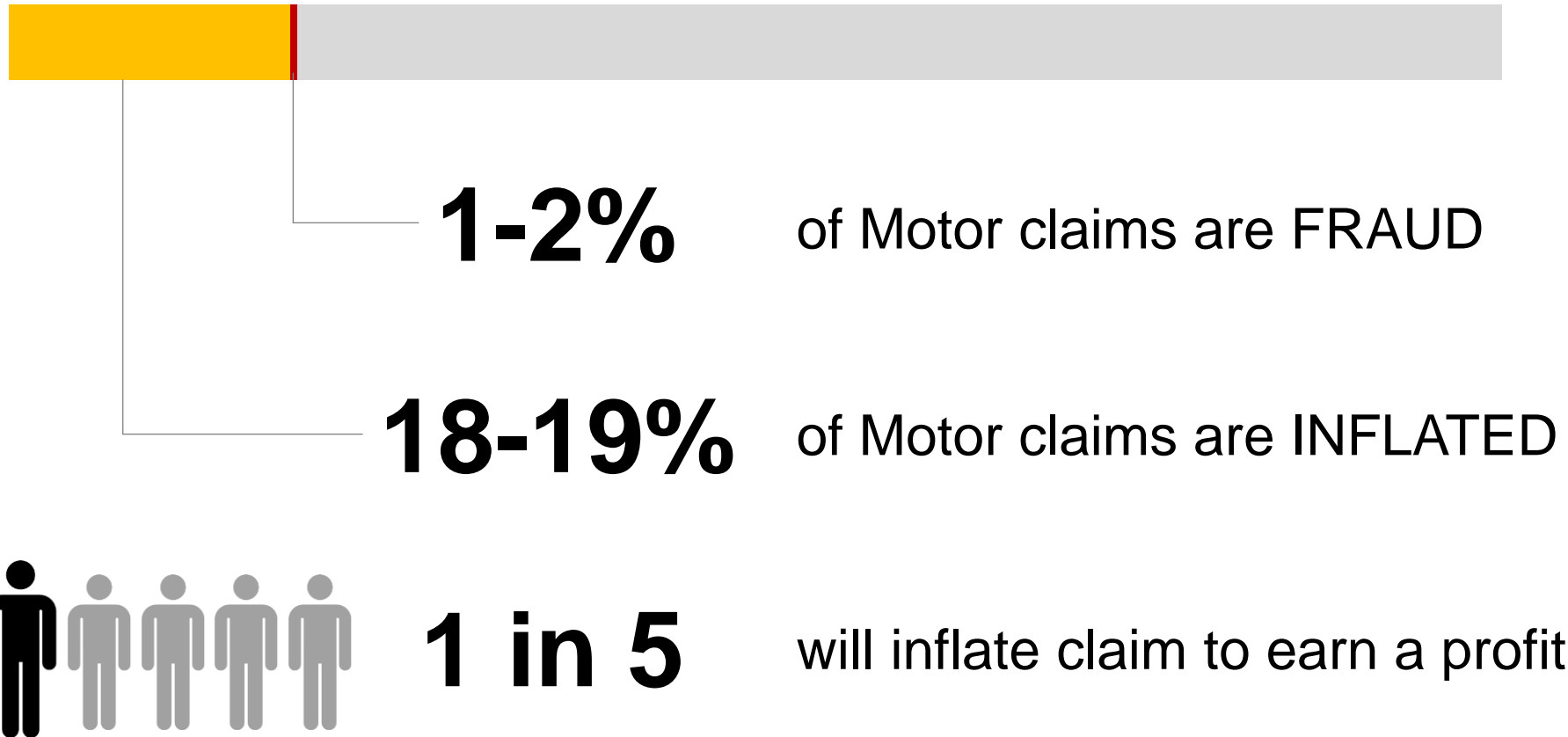


Supporting 153 Insurers' Digital Journey



Fight not just Fraud, but also Inflated Claims

Average Motor Claims book





1

Digitize Claims Process for

Data

2

Feed Data through

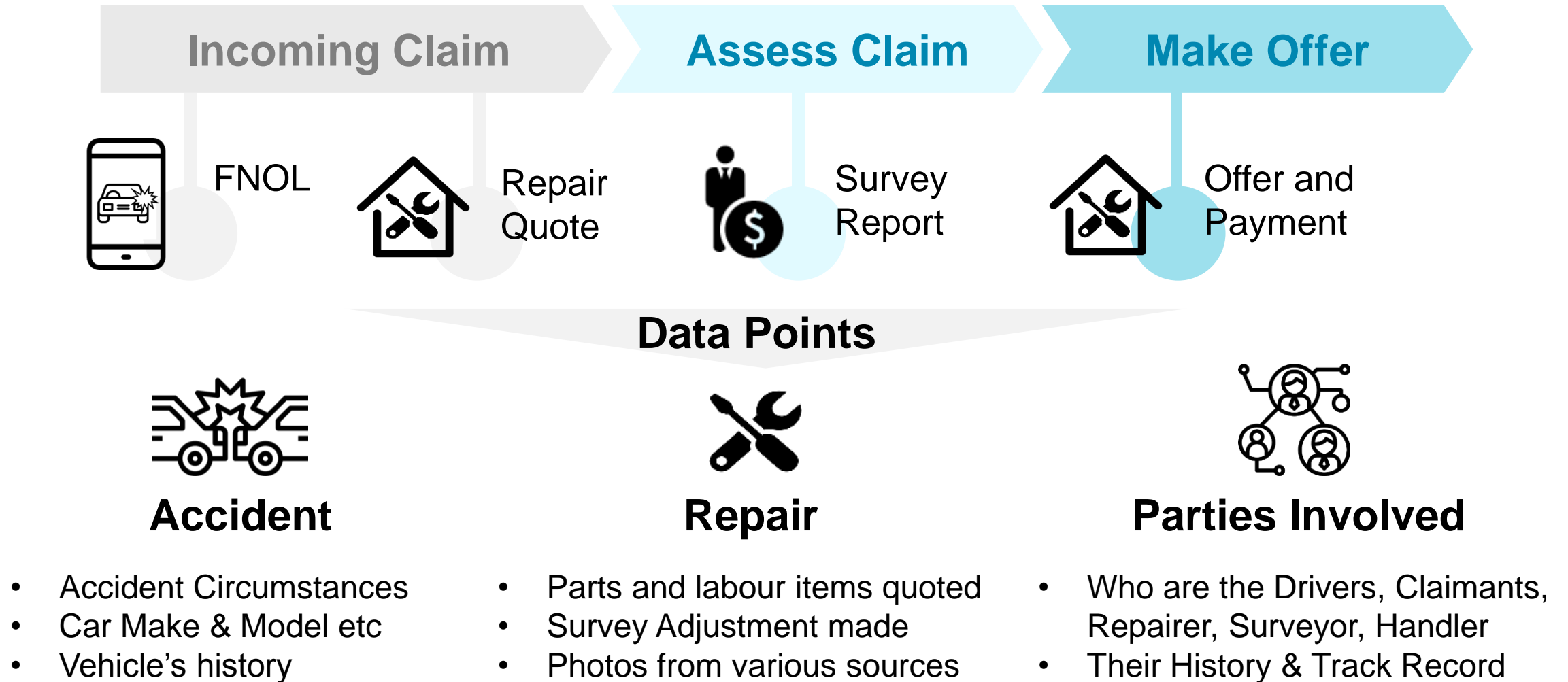
Digital Engine

3

Claim Staff gets

Real-time Advice

1. Digitize Claims Process for Data



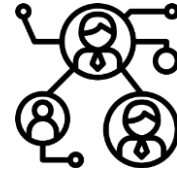
2. Analyze Data with Digital Claims Assistant



Accident



Repair

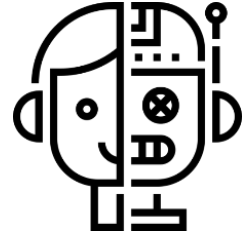


Parties Involved



Past Claim History

Inputs



Digital Claims Assistant

2000+ rules to identify Fraud
& Inflated Claims

Output

Real-time Advice for Claims Staff

Investigate
Suspicious Claim

Negotiate Inflated Items
in Repair Quote

3. Real-Time Advice for Claims Staff

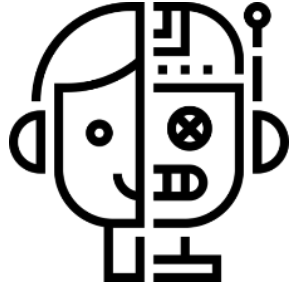
CLAIM no. 100245

Assign Investigator

Repudiate Claim

Main	Offer details	Claim Details	Documents
Result	● High likelihood of Fraud; Investigate Claim		
Advice	Circumstantial Flags: <ul style="list-style-type: none">• Chain Collision accident occurring at midnight• Claims made within 1 month of starting the policy• Claim amount > 80% of policy sum insured Network Analysis flags: <ul style="list-style-type: none">• Multiple claims made by same claimant(s) in past 1 year• All passengers visited the same clinic		

Domain Knowledge digitized into 2000+ Rules



Fraud

Damage Logic

Repair Logic

Pricing

Liability

Can this part possibly be damaged in such a collision scenario?
Are the parts consistent in damage between the vehicles?

Is there a duplicate Labour item e.g. refitting parts in same panel?
Should you replace with a new engine vs repair its components?

Are the quoted prices fair, when compared to Industry
Benchmarks for this Car Make/Model?

Are there any parts not covered under the policy?
E.g. parts for higher specification models, or redundant parts

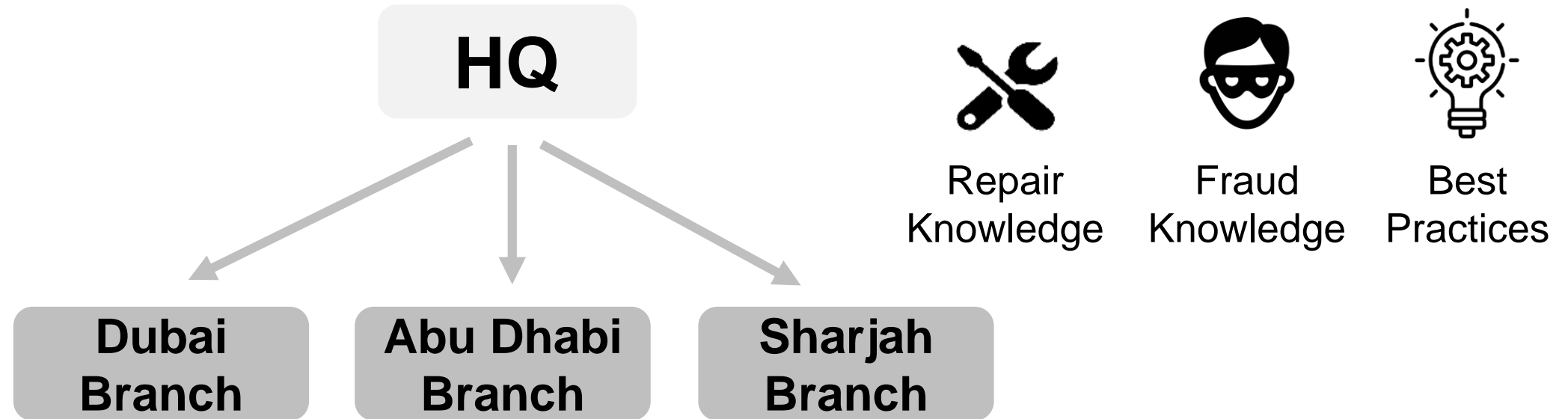
Real-Time Advice to Adjust Offer

CLAIM no. 100245: Repair Estimates

[Send Offer to Repairer](#)

Parts	Labor	Misc		
Part	Repairer Quote	Benchmark	Advice	Offer Price
Front Bumper FB004812	\$2,500	\$1,800	Inflated by 38% - adjust downwards	\$-
Engine EG000981	\$4,600	\$4,500	Replace higher-spec Audi A4 2.0 TFSI part with correct A4 1.8 part	\$-
Wheel Hub WH010045	\$1,500	\$1,610	Remove - not possible to be damaged	\$-

Enforce Quality Handling for Every Claim



1 COMPLIANCE



Enforce Checks on every claim

Run Compliance reports to audit staff

2 LEARNING



Advice to note:

- *Timing of Accident ...*
- *Repair logic ...*
- *Claims History...*
- ...

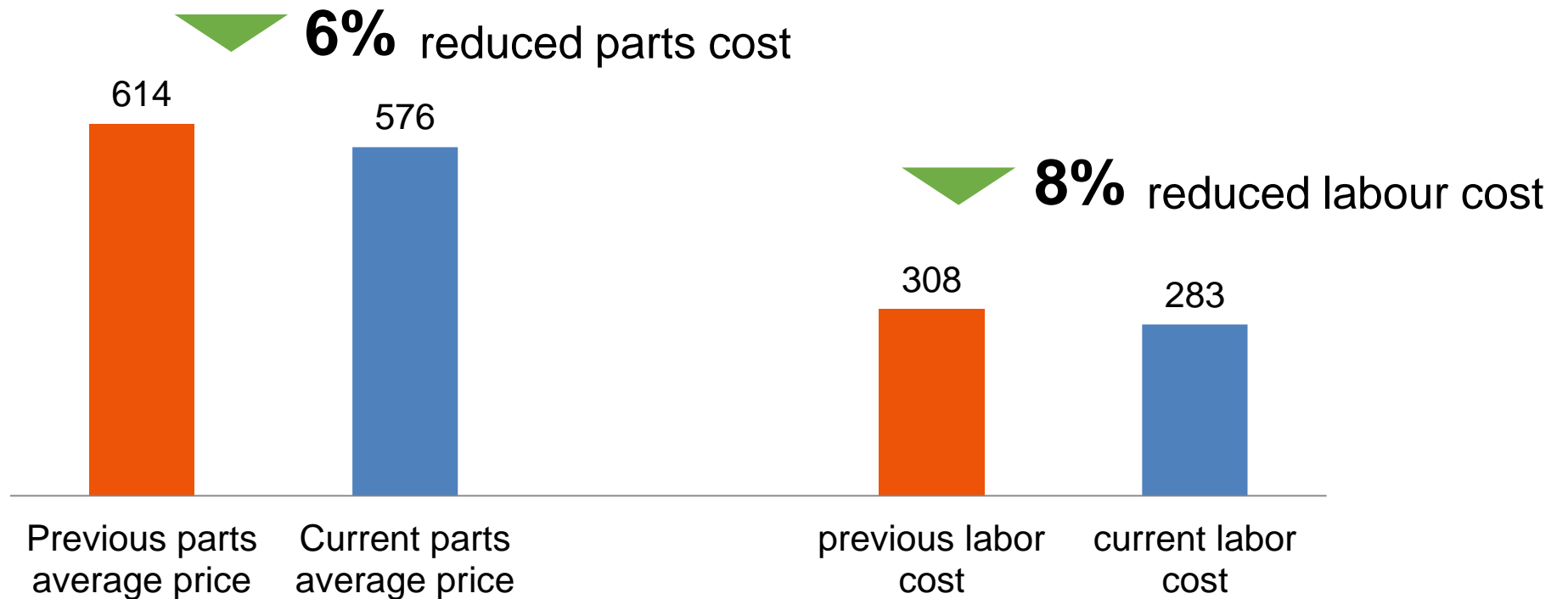
Case Study: Direct Savings on Repair Costs



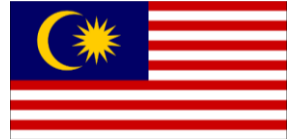
China

Results of 1 month Pilot w/ Chinese Insurer

1499 / 2240 claims flagged for Inflated items,
Total loss reduction: **RMB 535,000** (AED 285k)



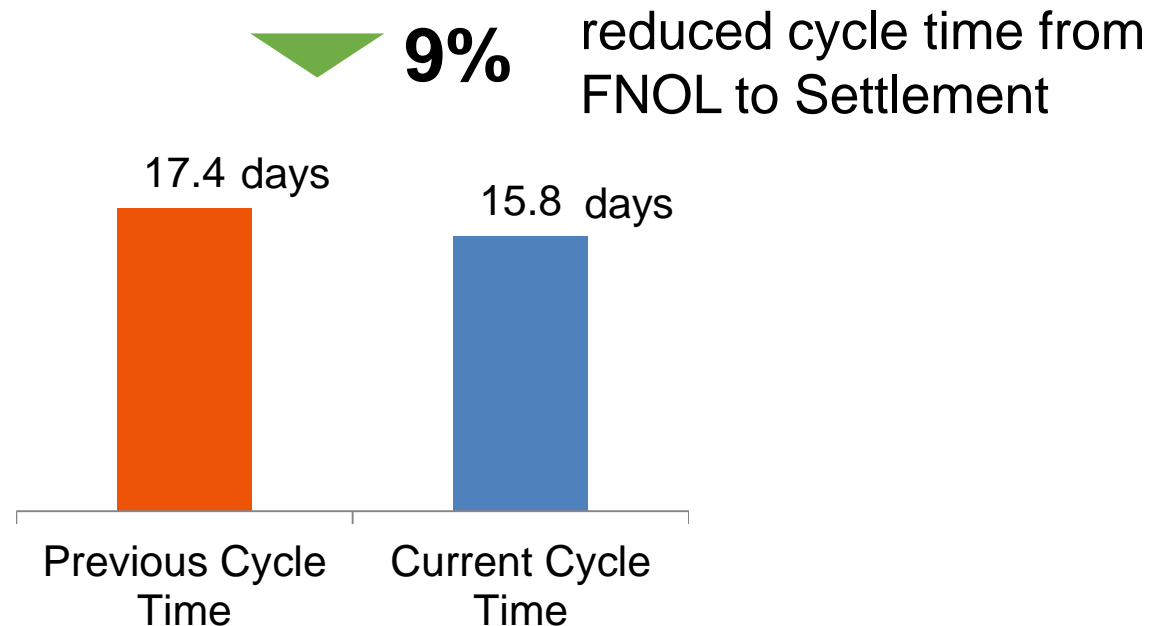
Case Study: Efficient Staff = Lower Cycle Time



Malaysia

Results of 2 months Pilot w/ Malaysian Insurer

4200 claims reviewed and advised,
Total cost savings: **RM 32,000 / mth** (AED 28k)





Partner Us to Digitize Claims & Fight Fraud

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Regional Strategy &
Business Manager

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