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Auto Physical Damage

Mitchell’s Virtual Claims Workflow for the Connected Consumer

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4 MIN READ

Today's connected consumers tend to have a higher expectation of self-service options. In fact, sixty-seven percent of customers would rather use self-service options instead of speaking with a company representative.[1] From retailers to insurance carriers, an end-to-end self-service experience is not an option; it's becoming a necessity to stay engaged with the today's connected consumers. In order to provide the level of convenience consumers have come to expect, insurers are finding the need to modernize their entire auto claims workflow by making it seamless and mobile-friendly.[2] Here are a few of the ways that Mitchell has improved the automotive claims cycle.

Accidents are Stressful; the Auto Claims Process Doesn't Have to Be

There's no doubt that accidents are incredibly stressful.[3] Even minor fender benders where there are no injuries may be overwhelming and cause confusion. Add anxiety to an uncommon occurrence, and it's understandable that some drivers may draw a blank on what steps to take immediately following an incident. That's why Mitchell developed Mobile First Notice of Loss, a self-service solution designed to help consumers start their auto claims process in an easy way.

- Through simple on-screen instructions, consumers can navigate loss reporting questions as well as upload images of the damage
- For an even more seamless experience, Mobile First Notice of Loss integrates with the auto insurance carrier's native mobile application giving consumers a one-stop app for all their claims needs
- Additionally, Mitchell's Guided Photo Capture walks the consumer through capturing the necessary photos and uploading them directly through their mobile device

With rapidly evolving advancements in-vehicle technology, it may only be a matter of time before telematics will start playing a role in loss reporting as well.

Exceed Customer Expectations with Faster Estimate Outputs

The days of 9-to-5 service hours are over. Social media has conditioned consumers to expect close to real-time replies, regardless of the time or day of the week. According to Edelman Digital, more than half of consumers expect a response from brands in one hour or less, on weekdays and weekends.[1] As the new standard for always-on service evolves, insurance carriers are leaning on modern technology solutions to help provide accurate estimates in a timely manner.

Mitchell is actively developing, and also working closely with image analytics partners, to build an auto claims automation solution to help insurance carriers create estimates at a faster pace based on images of the damaged vehicle, without jeopardizing quality and accuracy. The journey to a fully automated claims solution begins with writing accurate estimates from images with Mitchell Cloud Estimating. By providing appraisers with tools such as integrated repair procedures and parts integration, this allows an appraiser to write an accurate and quality estimate in a timely manner.

Simplifying Every Step of the Auto Claims Cycle, from Choosing a Collision Repair Facility to Requesting a Tow

Delivering the estimate more quickly and accurately is not the only part of the auto claims cycle that Mitchell is in the process of enhancing. Once a claimant has received an estimate back from the carrier on their mobile device, the next step is to select a collision repair facility. Many connected consumers want to be able to choose a qualified collision repair facility directly from their device. So instead of receiving a pdf list of repair facilities and having to research and read reviews on each one, Mitchell will soon close the gap by allowing consumers to get information on repair facilities directly through the mobile application. Once a collision repair facility is selected, consumers will eventually have the ability to schedule a preferred time to drop off their vehicle.

To take it a step further, the connected consumer will also soon be able to get text notifications of their repair status and be notified when their vehicle is ready for pick up. Lastly, to help with our goal of making a seamless claims experience, Mitchell is actively finding ways to incorporate additional services such as requesting a tow or booking a rental vehicle through a mobile application.

Improve Your Mobile Experience Today

With the digital expectations of your next generation of claimants rapidly changing, the time to modernize auto claims solutions is now. The good news is that the opportunities for creating innovative mobile service options that exceed customer expectations throughout the claims process are endless.

[1] https://www.zendesk.com/resources/searching-for-self-service/

[2] https://www.forbes.com/sites/forbestechcouncil/2019/08/01/why-self-service-is-imperative-to-the-future-of-cx/#6f24f1f21757

[3] https://www.webmd.com/mental-health/news/20010820/impact-of-car-accidents-can-be-long-lasting#1

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