

# Confident straight-through claims processing and fraud identification

Through market-leading voice analytics, Clearspeed automated questionnaires detect risk very accurately to provide an **unprecedented level of confidence** for paying claims quickly or alerting to possible fraud.

The type of risk data Clearspeed provides is often difficult, expensive or impossible to acquire from any other data source. It's **unique and highly effective.** 



Clearspeed enables us to significantly speed up the claims process, save significant money on handle time and focus our investigative resources on the riskiest claims.

Claims Executive P&C Insurance Carrier

>97% Accurate

#### **Benefits**

Better, confident decisions

Speed and efficiency

Reduced spend

High ROI

Quick, easy Implementation

Fewer unproductive alerts



Phone call or mobile app

# CLEARSPEED™ Automated Questionnaires

Any language Anonymous Unbiased Fast



Were you using a mobile phone when the accident occurred?

LEARSPEED

CLEARSPEED

No.



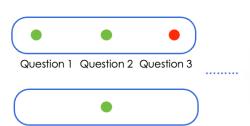
Open-ended Questions

Can you please describe what happened?

Sure. I was reversing out of my parking spot and this other car crashed into my...



Risk score per claimant response or overall



CLEARSPEED VOICE ANALYTICS

# Low +/-'s

Clearspeed reliably produces extremely low false positive and false negative rates.



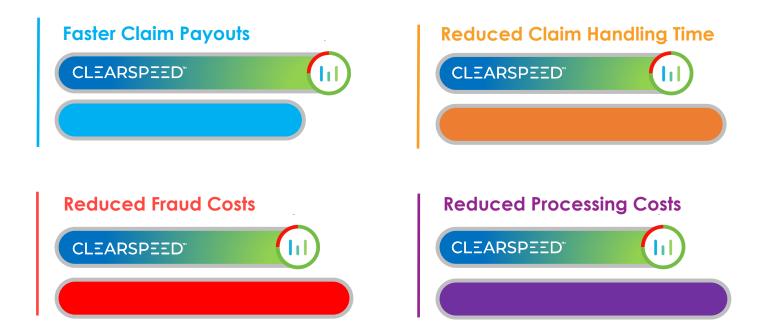
Mobile version available

# Clearspeed is effective anywhere in the claims cycle

	FNOL —	— POST FNOL —	- INVESTIGATE
Simple claim submission where claimant calls into call center	•		
Standalone or additive data point for instant straight-through processing	•	•	
Additional data point to provide higher confidence for trust/verify or investigate decisions		•	
High confidence pinpoint risk analysis to help investigators quickly narrow in on where the possible fraud may be			•

# Reduced spend and faster processing

Clearspeed gets you to more informed decisions quickly and reduces your overall spend for claims processing, fraud loss, and personnel costs.



### A far better understanding of your risk

What questions would you ask to get risk data that would otherwise be very, expensive, difficult, or impossible to source?



Auto Claims Were you driving at the time of the accident?





Pet Claims Did your pet's illness occur prior to taking out your insurance policy?



Mobile Phone Claims Do you know the location of the device reported in the claim?



Property Claims Was the damage reported in this claim actually caused by a storm?

#### About us

Clearspeed is the market leader for accelerating claims processing by identifying potential fraud risk in speech. Global organizations trust our highly accurate and unbiased voice analytics to fast-track transactions and people by quickly screening for either financial fraud or security risk. Our customers and partners rely on the unique data we provide to reduce their costs, improve their risk confidence and operational efficiencies, while keeping fraud in check. Learn more at www.clearspeed.com.

#### **Partners and Programs**

Deloitte.









