



# INSURANCE

Information Pack



# THE SOLUTION

The solution utilises sophisticated voice-risk analyser (VRA) technology combined with powerful behavioral analysis and conversation management techniques, known as Narrative Integrity Analysis. Together, these enable the fast and accurate detection of genuine customers whilst initiating an evidence based process that seeks to disrupt disingenuous activity.

The ground-breaking **Voice Risk Analysis (VRA)** technology at the heart of Digilog's solution, uses a number of highly innovative algorithms to produce a powerful computerised analysis of risk in speech flow. The pre-existing stress levels of each individual customer are always taken into account before a VRA evaluation is applied.

**Narrative Integrity Analysis (NIA)** techniques combine a number of highly advanced and 'empowering' techniques that are used by security and law enforcement agencies around the world.

**These include:**

- Advanced Questioning Techniques
- Enhanced Cognitive Interviewing
- Conversation Management Skills
- Applied Psychology

The principle objective of the Advanced Validation Solution (AVS) is to swiftly identify genuine customers by enabling operators to accurately assess risk in responses in real time. This is achieved by asking fair and reasonable questions in order to test the veracity of a statement.

Layered conversation management techniques are utilised within our scripts to ensure that the conversation is always polite and engaging, thus enhancing the genuine customer's experience.

**Our solution enables the fast and accurate detection of genuine customers.**





## OUR SERVICES

Digilog's AVS is so much more than a mere product. It is a dynamic solution carefully designed and tailored to meet your business needs, accompanied by service excellence and geared to deliver substantial returns on investment.

Drawing on our considerable experience in implementing solutions for many leading organisations, both at home and abroad, AVS embraces all critical components of successful in-house delivery, including Project Design and Management, Training and Mentoring, Technical integration, Support and Business Process Enhancement.

Implementing any new solution should always be challenging but never daunting. You can be sure that Digilog has the necessary knowledge and expertise to help you achieve your goals swiftly and efficiently.

Through established strategic partnerships, Digilog is able to provide a variety of scalable outsourced solutions designed to meet the specific requirements of your organisation. This can range from initial screening processes, targeted investigative activity through to fully delegated management of a service



## How our combined solution delivers robust assessments



## BUSINESS BENEFITS

Benefit	Result
<b>Enhanced Customer Service</b>	<ul style="list-style-type: none"> <li>· 70% of customers fast-tracked, often in as little as 10 mins</li> <li>· Claims lifecycle down as much as 75%</li> <li>· Complaints ratio regularly at or near 0%</li> <li>· One client reports a 50% reduction in customer complaints</li> </ul>
<b>Reduced Operating Expenses</b>	<ul style="list-style-type: none"> <li>· Evidence of at least 33% reduction in average handling time</li> <li>· Higher defeat rates* but lower ratio of field investigations</li> </ul>
<b>Reduced Leakage</b>	<ul style="list-style-type: none"> <li>· Clients regularly achieving huge increases in fraud detection and prevention</li> <li>· One client reports savings of £11million from 19,000 claims, incredibly this is over £570 for every claim screened!</li> </ul>
<b>Improved Staff Motivation</b>	<ul style="list-style-type: none"> <li>· Call handlers empowered to make key decisions</li> <li>· Skilled role with greater stimulation and career path</li> <li>· One client reports front-line staff turnover down 72%</li> </ul>
<b>Powerful Management Information</b>	<ul style="list-style-type: none"> <li>· Delivering focused insight on critical claims handling activities</li> <li>· Enhancing business awareness of customer base behaviour</li> </ul>
<b>Business Process Efficiency</b>	<ul style="list-style-type: none"> <li>· Creating streamlined, logical and efficient operations, benefiting both your organisation and valued customers</li> </ul>

\* Defeat rates will vary according to client and deployment type

## COMPANY PROFILE

Digilog UK Ltd is the world's leading provider of integrated risk-reduction solutions for validating integrity within conversation-based transactions such as Applications, Claims and Customer Disputed Transactions. This approach called the Advanced Validation Solution (AVS), enables business advantage by effectively managing potential to fraud. AVS is designed to handle large volumes of calls efficiently and effectively whilst adopting a customer focused approach at its core. Digilog has a strong presence in insurance, banking, credit card, police/government, accountancy, human resource departments, call centers and other sectors. We offer a range of bespoke solutions and services designed to meet the differing and unique requirements of varied process-based environment.

## WHAT OUR CLIENTS SAY



"As Chief Operating Officer of Commercial Vehicle Partnership (CVP) my company has worked very closely with Digilog on numerous projects, seeing first-hand how Digilog has evolved as a service & diversified in to other sectors beyond insurance. Claims & Underwriting remain at its core."

**Peter Horton**  
Chief Operating Officer Commercial Vehicle Partnership



"We'd heard about Digilog and how successfully it had been used in the insurance claims environment. Working with the team at Digilog we have adapted a version of their Voice Risk Analysis technology to allow us to quickly validate the information the client is telling us to make sure we take on business based on the right information, or we turn it away!"

**Paul O'Gorman**  
Director  
Wilson's Insurance Brokers



"Voice Risk Analysis is a key tool for us as it enables us to fast track many low risk customers whilst we can have more detailed discussions with those where the technology detects high risk. In the current turbulent motor market it's more important than ever that our insurer partners have confidence in our Application Fraud processes and risk assessment before we put a customer on the books".

**Mike Joseph**  
Owner and Managing Director  
RCIB