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# Integration of *Synaps claims handling platform*

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## 1. Executive summary

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This document provides an overview of the integration approaches with the Synaps claim handling platform.

The claim handling platform could be seen as a HUB to establish standardized, secure and reliable links between the different stakeholders involved in a claim. The platform provides also additional services and allows business rules integration. These general aspects are discussed in section “*2. The claim handling platform*”.

In order to achieve an efficient and profitable IT integration, it is required to deepen the business process integration. A good business process design enables the quick identification of improvements areas in the existing claim handling processes. The Synaps claim handling platform can be operated in an existing business process without IT integration. The business process integration is discussed in details in section “*3. Business process integration*”, where you will also find some ideas of business processes to illustrate the text.

There are different approaches according to the needs of the many stakeholders who wish to integrate services of Synaps: retrieving the data (in XML or in PDF), acting on the platform or catching events from the platform. These three approaches are described in section “*4. Services integration*”.

The technical aspects of the integration are overviewed in the latest section “*5. Technical integration*”. The technical details are fully detailed in the appendixes.

## 2. The claim handling platform

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### 2.1. What is a claim handling platform?

Synaps is the platform created and maintained by Informex to respond to the requirements of the claim handling business. This platform is operated in Belgium, Luxemburg, Greece, Italy and Cyprus.

The claims supported by Synaps are the automotive claims and the property claims. The current documentation is based on the automotive claim handling.

The platform could be seen as **a HUB to established standardized, secure and reliable links between the different stakeholders involved in a claim.** The platform is available online through a simple Internet access.

The usual stakeholders for an automotive claim case are the insurance company, the assessor and the body shop. In some cases, additional stakeholders could be involved through the platform: the leasing company, the policyholder, the insurance broker, the towing company, the rental company...

Around this HUB, the platform provides **additional services to enhance and improve the claim handling.** These additional services are designed to handle the claim faster (VIN decoding, auto-assignments, financial streams...) and to define the right damage costs (calculation, optimization, total loss auctions...) for all stakeholders.

The Synaps platform is based on a **unique, electronic and standardized vision of the claim: the claim case.** The claim case contains all information required to manage the claim between the different stakeholders. It is divided in sections that may be visible or not, according to the rules of the insurance company. Latter may also include some **business rules directly on the platform** to be as efficient as possible during the claim handling (avoid oversights, automatic actions...).

### 2.2. The HUB vision or the paperless office

One of the biggest difficulties in claim handling is the increasing number of stakeholders. At least 3 or 4 stakeholders are involved in a simple claim. To keep the involved people correctly informed, a lot of paper/fax/email needs to be exchange between the different stakeholders. During the life of a claim, these supports could be loss, erroneous or not up-to-date.

To avoid these exchanges, the platform acts like a HUB to centralize and dispatch the requests, the assignments and the claims to the right person. This dispatching allows **each stakeholder to have the right information at the right moment to focus on his job without having to take care of administrative tasks.**

## 2.3. Additional services to improve the claim handling

Around the claim handling, a lot of additional services are provided to improve and enhance the process. There are two families of additional service. The first family is composed by additional services to handle the claim faster. The second family is composed by services to define the right damage cost.

The additional services described below are given for information and the following list is not exhaustive. The full list of services is described in the “*Service portfolio*” (Appendix A). The services are optional and the platform is tailor-made according to the requirements of the stakeholders.

### 2.3.1. Additional services to handle the claim faster

The first step of a claim handling is the assignment of an assessor. The assessors are assigned by the claim manager or through an IT system. The platform provides **an automatic assignment of the assessor based on the rules** of the insurance company. These rules include the agreements between the assessors and the insurance company. When the claim is assigned, the assessor receives in real-time the claim and all information required to perform the assessment.

In order to evaluate accurately the repair costs on a car, it is required to know the options installed on the vehicle. These options could influence significantly the repair costs (i.e. painted bumpers, cruise-control radar, Xenon front lamps...). The encoding of these options is required but could be time consuming. The **VIN decoding** provides automatically all options installed on the car by decoding the Vehicle Identification Number (chassis number). The only field required is the VIN in 17 characters, which will identify the manufacturer, model, version and all options of the vehicle.

One of the **most advanced and profitable integration is the integration of the financial streams**. During the life of a claim case, there are two moments where accounting and administrative tasks are required: the payment of the assessor fees and the payment of the repair costs to the body shop. These payments could be performed automatically through the platform to avoid administrative costs, and to speed up the settlement of the claim.

### 2.3.2. Additional services to define the right damage cost

The Synaps platform provides a **calculation engine to calculate the repair costs accurately** based on a huge database. This database contains labor time to replace or paint the spare parts, the spare parts references and their prices... This database has been developed and maintained for more than 40 years in a strong collaboration with the car manufacturers.

This calculation engine is able to **optimize the repair costs** by comparing the repair price and the replacement price, then suggesting the best price. In addition, the calculation engine can determine if some spare parts needs to be removed to replace another spare part. I.e.: To replace the left wing of a Fiat 500, you have to remove the front bumper, replace the wing and refit the front bumper. The calculation engine takes these specificities into account for more than thousand vehicles.

The total loss (technical or economical) vehicles outcome is also an important part of the claim management. In order to improve this process and to **obtain the best price for the damaged car**, the platform is either connected to the Informex auctions website or to the AutoOnline auctions website (EasyOnline). Vehicles can automatically be added to those websites from the platform itself.

#### **2.4. The claim case: a unique, electronic and standardized vision of the claim**

The claim case is the heart of a claim handling process. It is divided in different sections to organize the claim as a **standardized vision for all persons involved in the settlement of the claim**.

All fields in the claim case are coded and designed according to standards in the claim handling industry. As the fields are coded, a lot of post-handling application can be imagined: **statistics, business intelligence, fine tuning of the policies based on market data...**

The claim case contains all data required to handle the claim case: the information about the stakeholders, the car's options, the calculation, the assessor's fees, the pictures, the messages...

All information is stored in one place, according to the same organization. This allows better productivity for all stakeholders because they all talk about the same thing.

#### **2.5. Integrated business rules**

The platform integrates the business rules of the stakeholders to allow a better process management and to quickly pinpoint eventual improvements.

These business rules can be restrictive. I.e.: The assessor has to introduce full information on the vehicle or has to attach at least 6 pictures.

The business rules can be automated actions. I.e.: At the closure of the claim case, the assessor's fees are automatically paid. If the conclusion is "total loss", put the vehicle on an auction website.

## **3. Business process integration**

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### **3.1. Business process integration VS technical integration**

At this point of the document, it is useful to highlight the difference between the business process integration and the pure technical/IT integration.

The business process integration is an essential preliminary step before the technical integration. The business process integration consists of the usage of the claim handling platform in the business process. Indeed, the Synaps **claim handling platform can be used without IT integration**.

We can achieve some significant benefit in the claim handling process by using features of Synaps before talking about IT integration. The HUB vision allows sharing claim information between the right people and avoiding a big part of the administrative tasks.

After the optimization of the business process without any investments, the stakeholders can use the leverage of the IT integration to further improve the claim handling.

The business process integration allows improving the claim handling process without too many changes in the organization. The IT integration allows automating the processes and reaching an upper level of efficiency.

### **3.2. How to integrate an existing business process?**

The integration of an existing business process is different between each stakeholder and Synaps could help you design and improve the claim handling process.

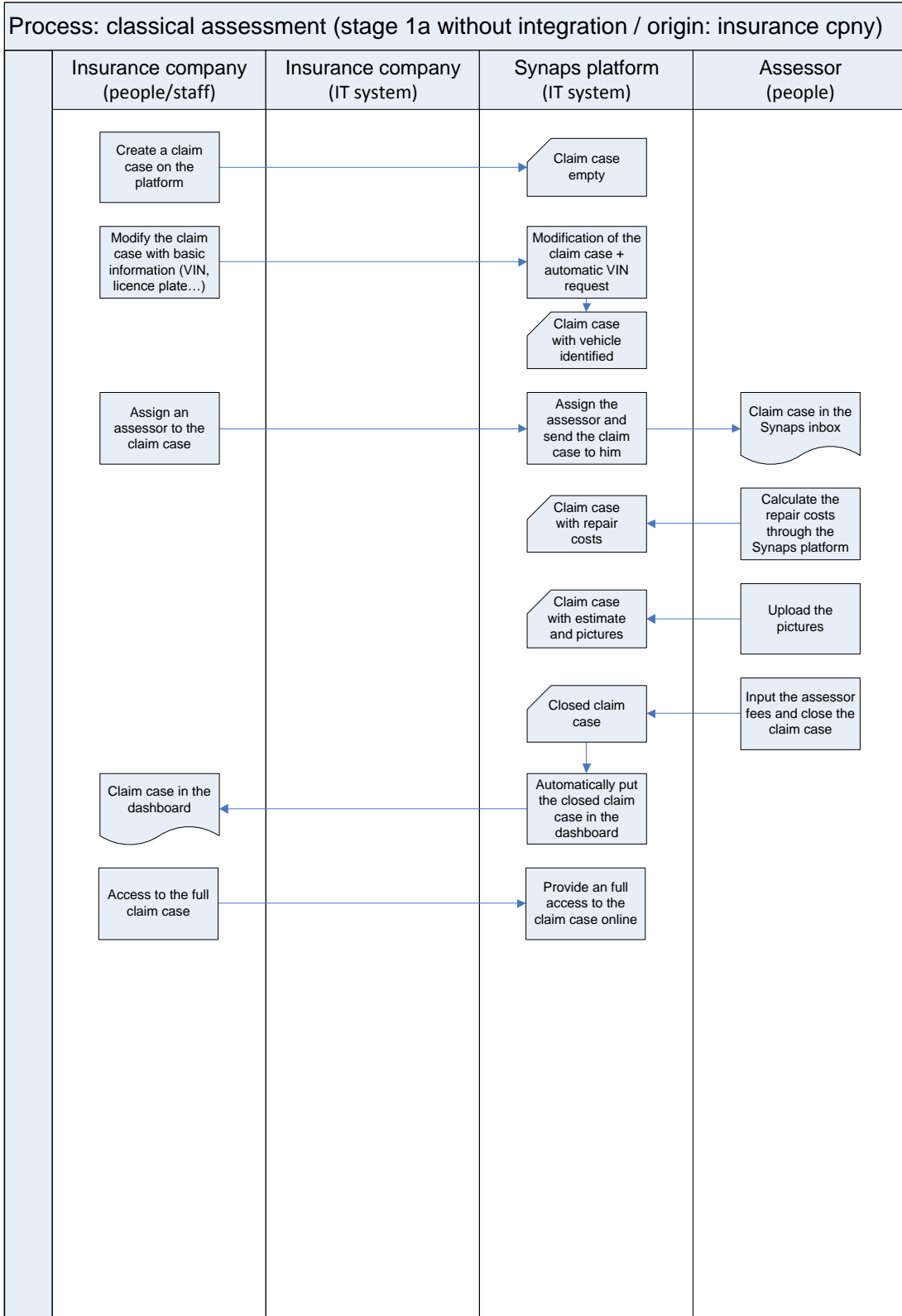
The first step to integrate a business process is to draw the existing process without thinking about changes. Then, at each part of the process, a good idea is to evaluate the costs of the process and the ways of improvement (with and without IT integration).

### **3.3. Examples of business processes**

There are a lot of possible business processes integrations. Below, you can find four lines of thought, with and without IT integration. These ideas aren't exhaustive and many other combinations are possible.

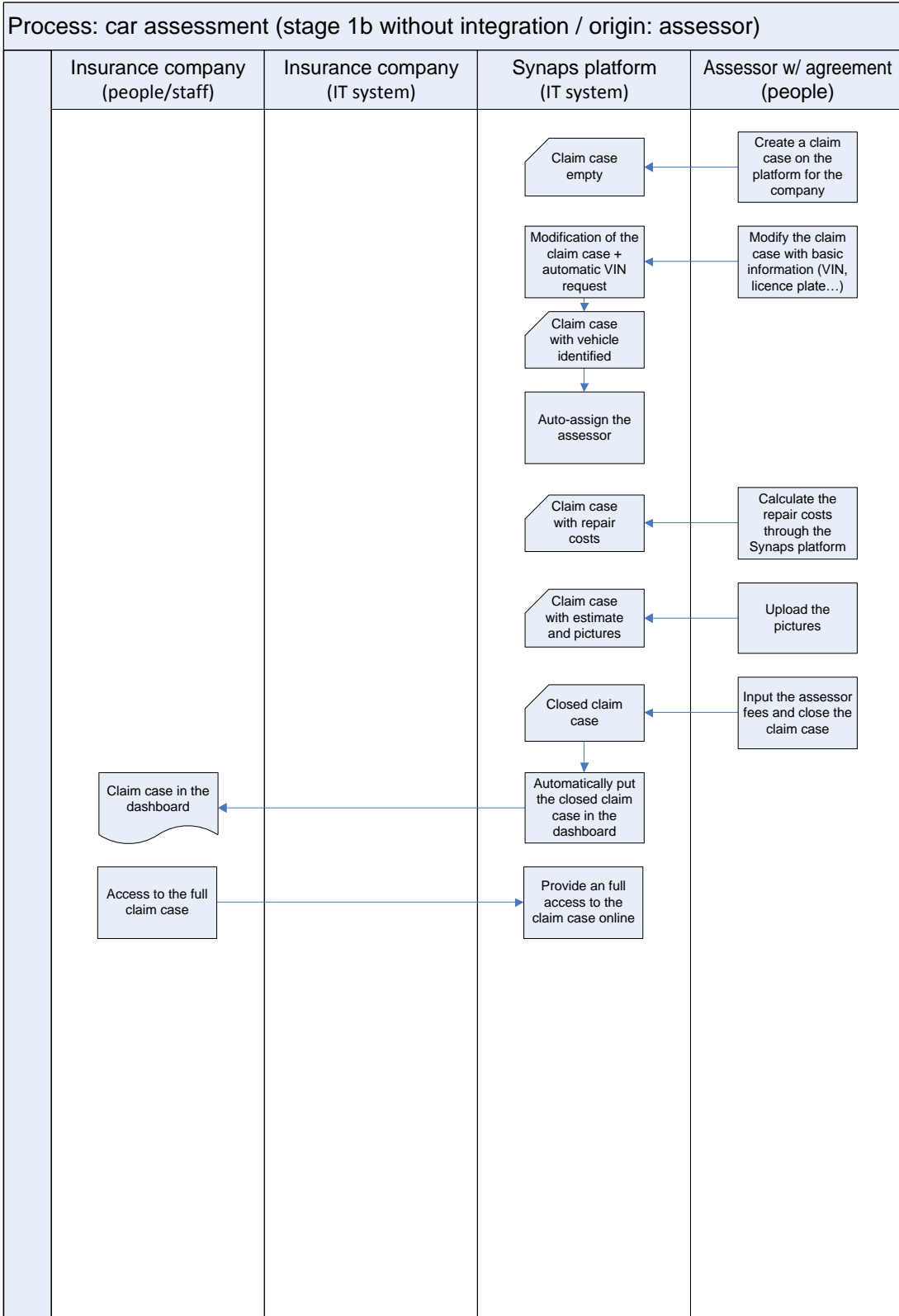
The business processes described below cover the claim handling between an insurance company and an assessor. Additional business processes based on spare parts ordering and body shops assignments are also possible.

Integration of Synaps claim handling platform

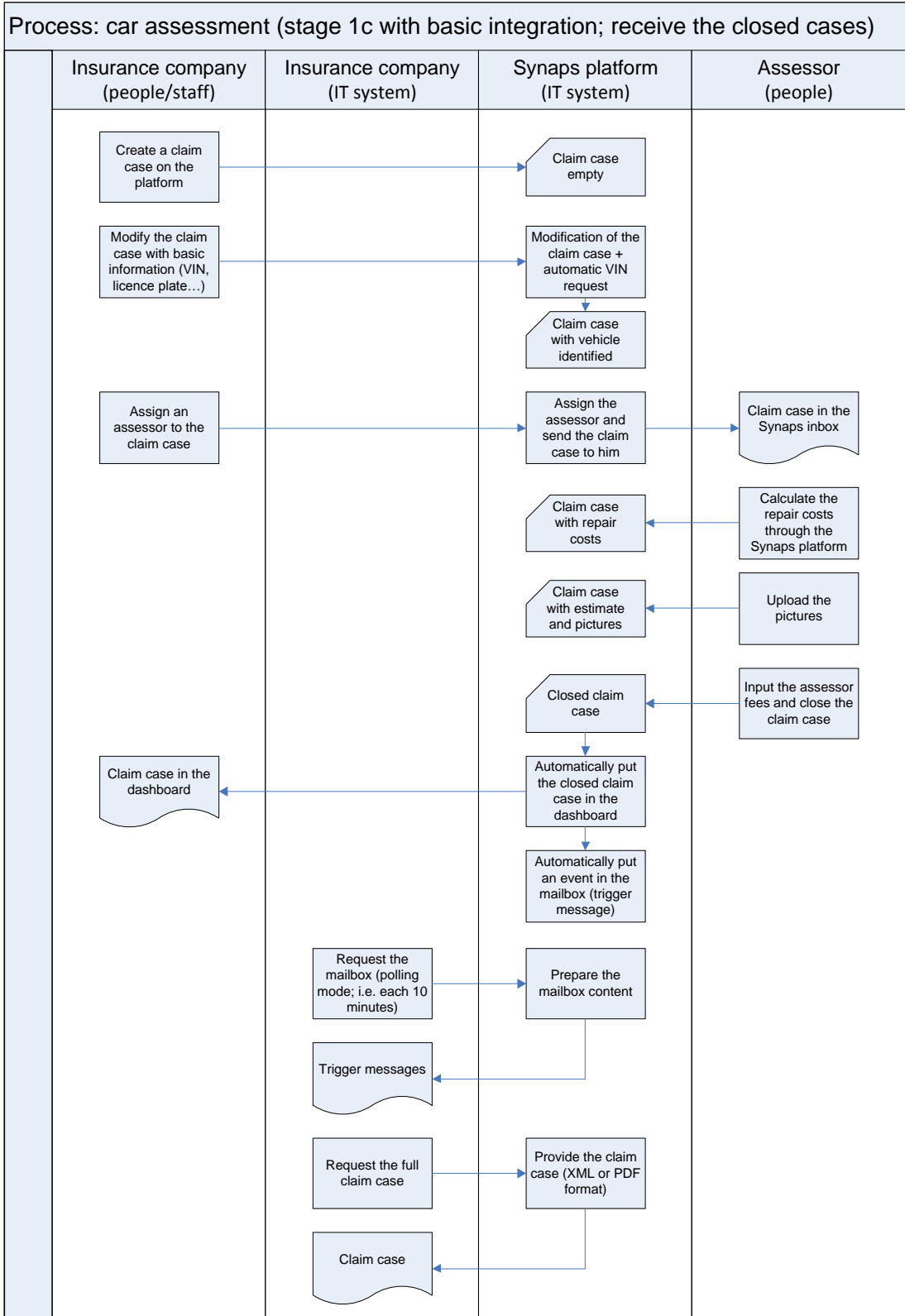




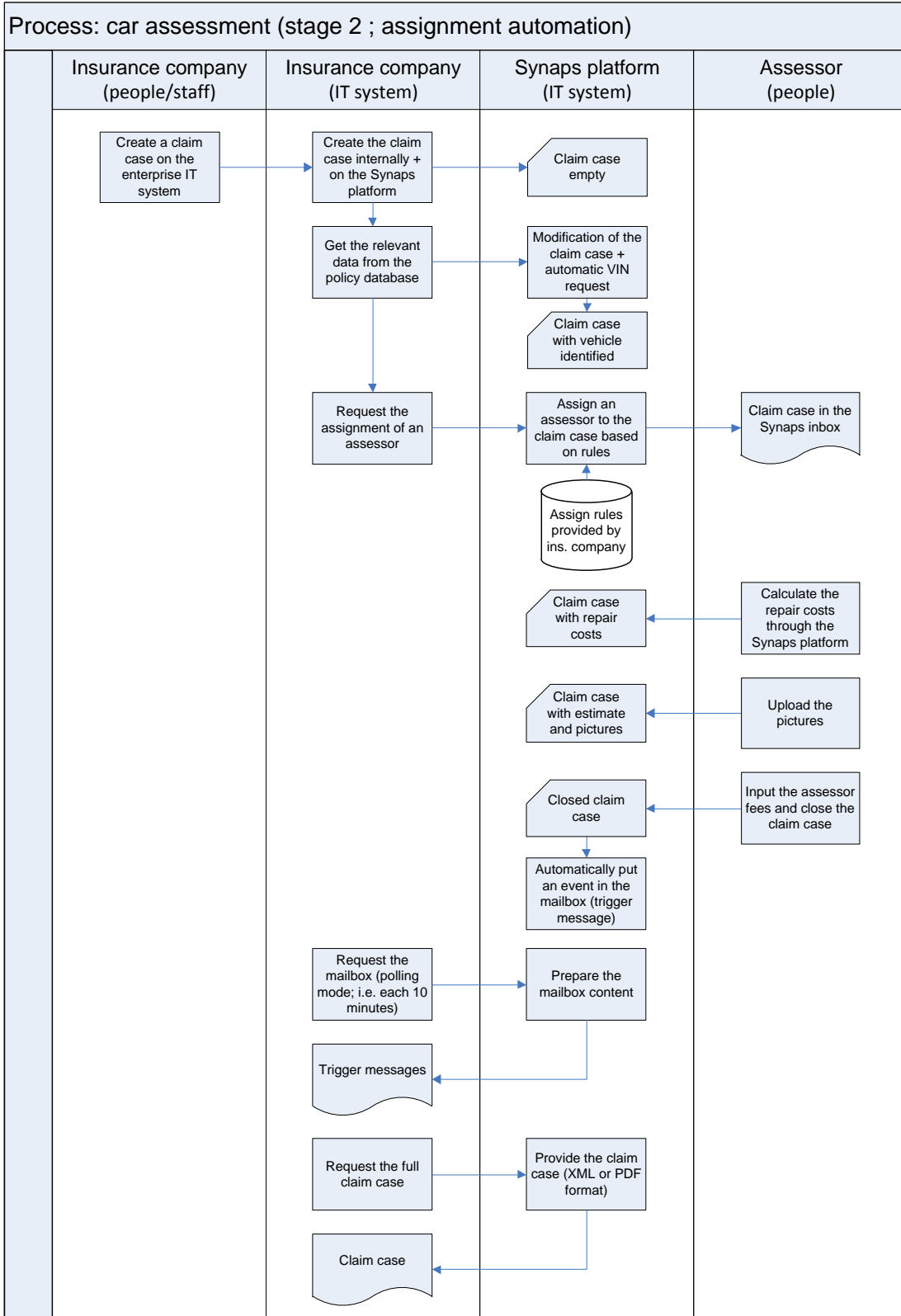
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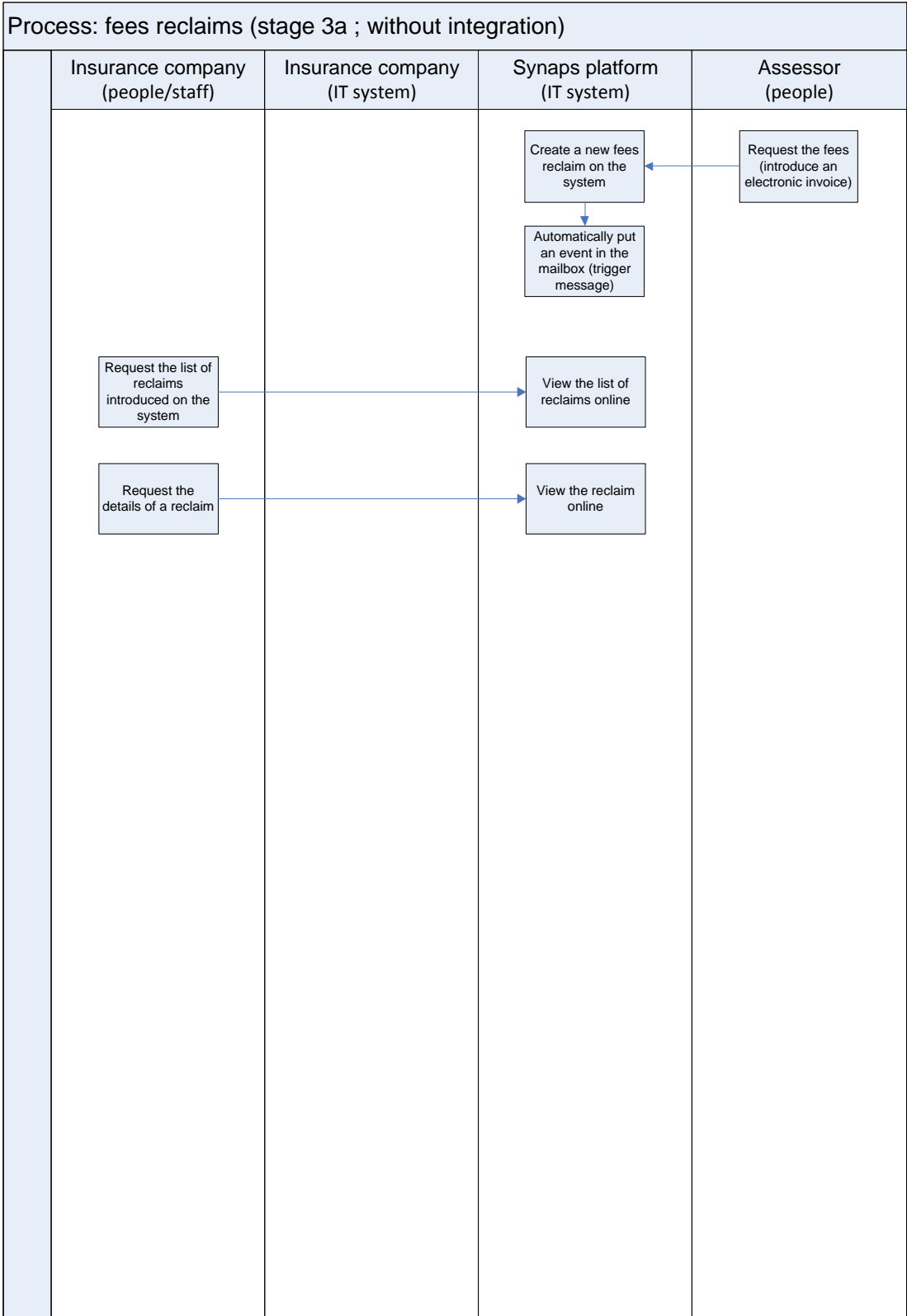


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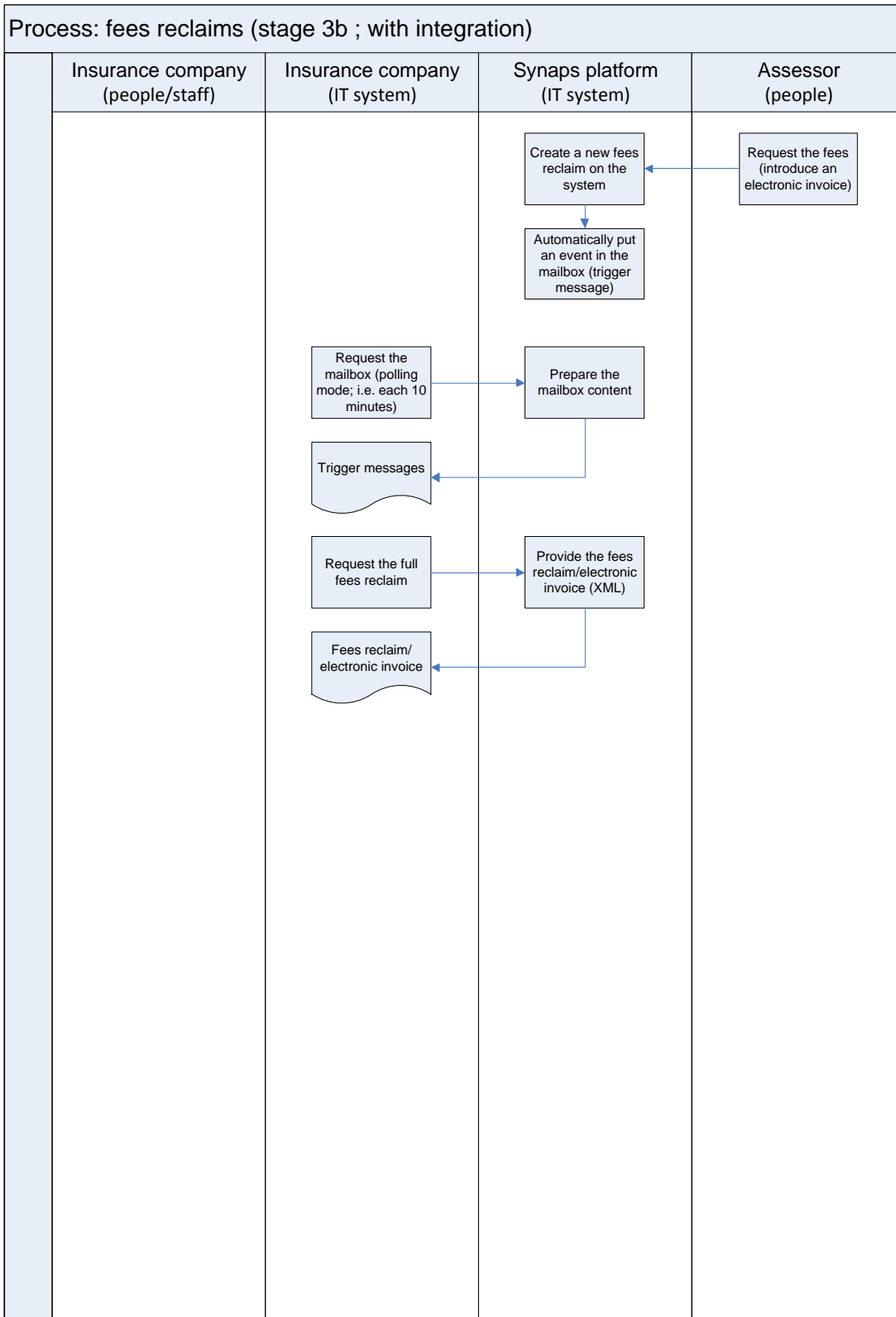


Integration of Synaps claim handling platform

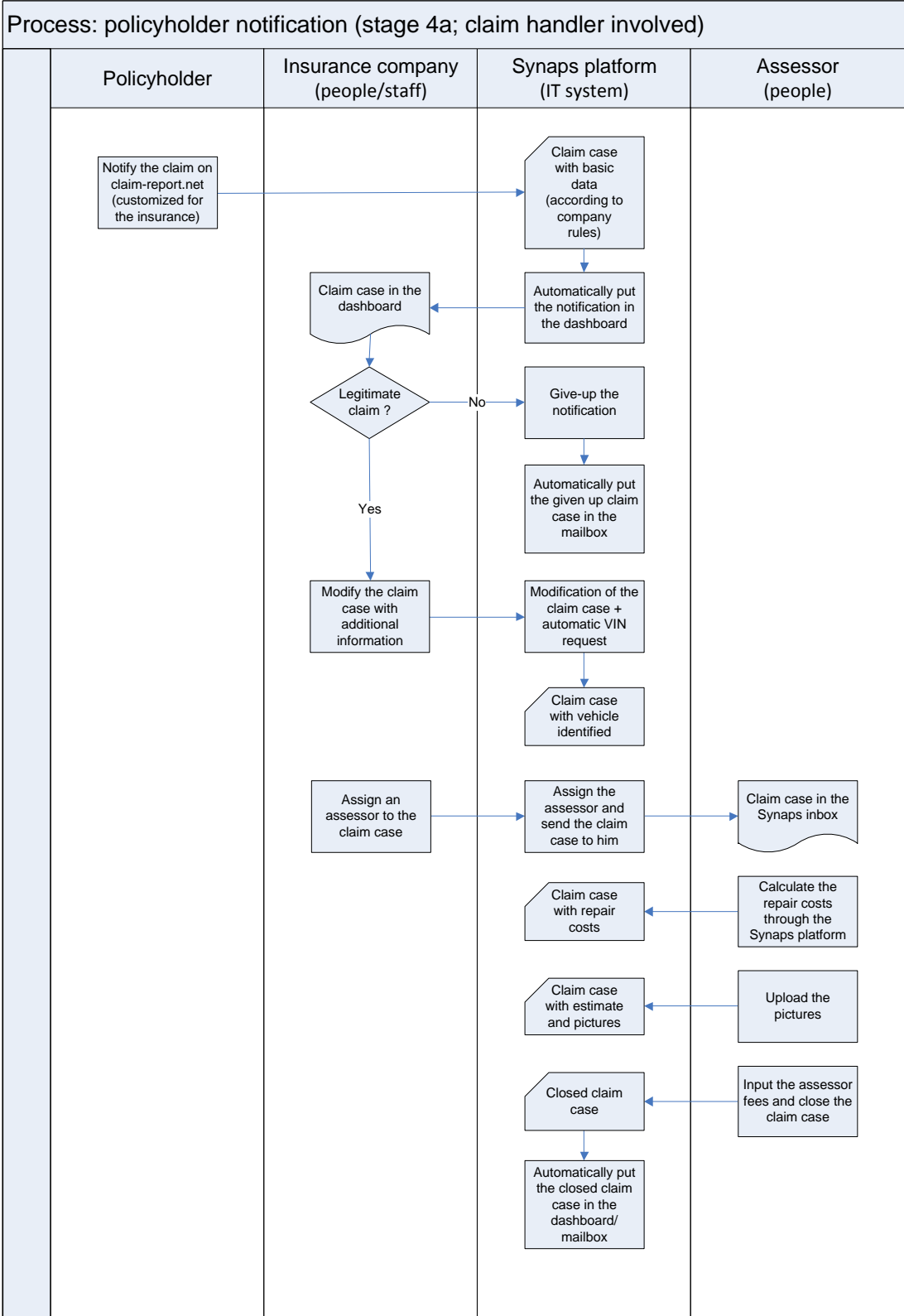




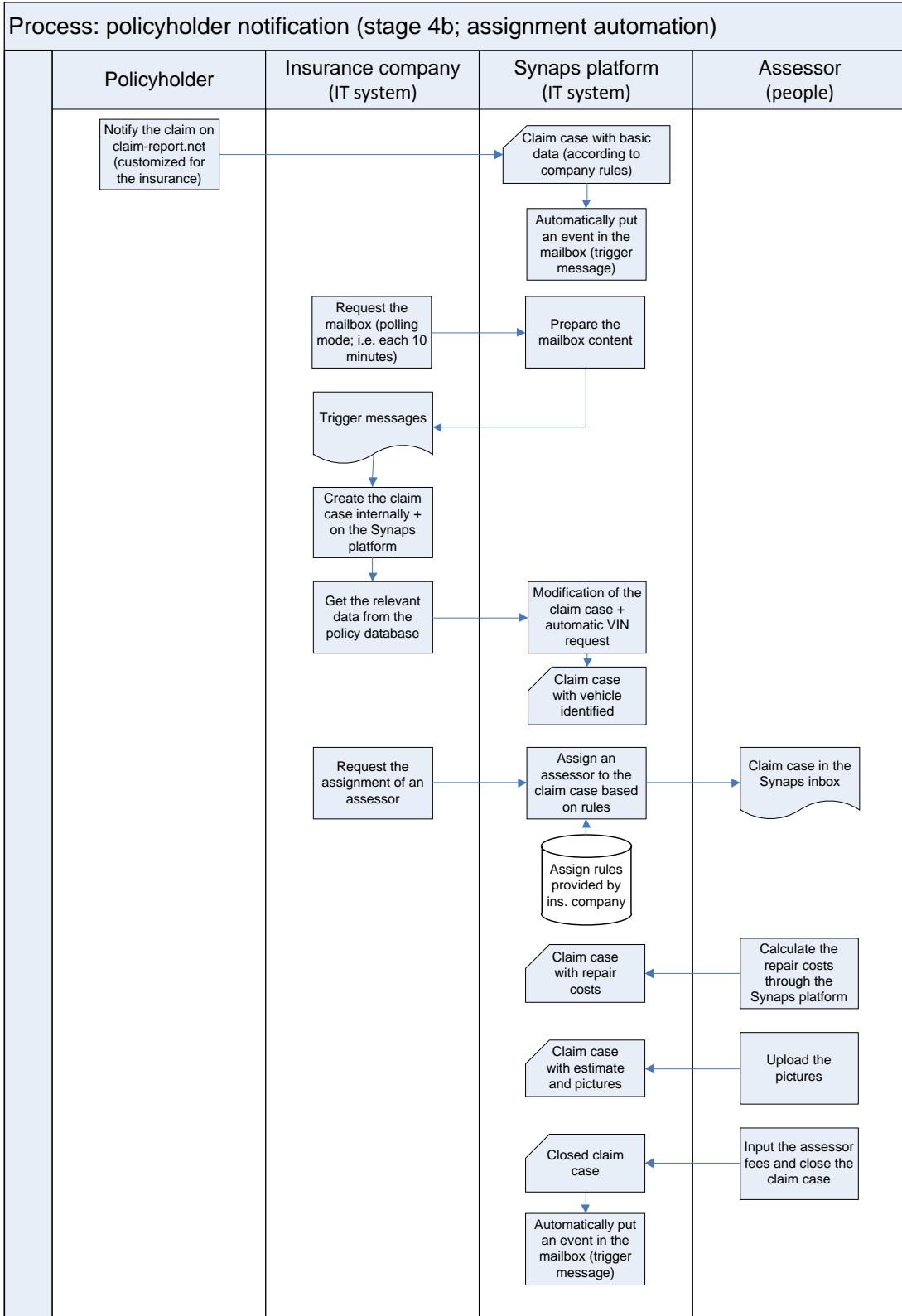
Integration of Synaps claim handling platform



Integration of Synaps claim handling platform



Integration of Synaps claim handling platform



## 4. Services integration

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### 4.1. Summary

The Synaps claim handling platform was designed to be a software-as-a-service. The needs could be split into 3 categories, according to the requirements of the stakeholders who wish to be connected to the platform.

The first need is the **retrieval of the data from the platform**. The retrieval can be required to store data on the claim handling system of the insurance company, to retrieve information in order to supply an ERP system (spare parts ordering), and so on ...

The second need is **interaction with the platform**. It can be wide; from the creation of the claim case to the calculation, through the assignments.

The final need is to **know what happens on the platform in real time** from another IT system. The other IT system is able to receive events from the platform and to choose to react or inform somebody about the change. I.e.: A claim case is closed by an assessor; the IT system of the insurance company receives the event and requests the validation to the claim manager.

### 4.2. How to retrieve data from the platform?

The claim case is stored on the platform, which allows it to be easily managed by the different stakeholders. The stakeholders can obtain (according to their rights) the claim case through a B2B (Business-To-Business) access.

The claim case is available in **XML format** for management by other IT systems. All fields are present in the XML format. It is fully described in appendix D. To obtain a claim case in XML format, you have to implement the B2B interface and call the "GetClaimCase" action. The technical aspects are overviewed in the next section and detailed in the appendixes.

The claim case is also available in **PDF format**. The PDF format can be used to archive the claim case in a content management system, or to provide a "human readable" format. The PDF format can be exported by using the B2B interface and calling the "SendCopy" action.



### 4.3. How to act on the platform?

Every action can be sent to the platform through the **B2B interface**. The B2B interfaces consist of a set of practices to interconnect an IT system with the claim handling platform.

The B2B interface is based on an HTTP/S POST method. The file to send through the B2B interface is an XML file that includes some authentication information, the **action to call** and the required fields for the action.

I.e.: You want to create a claim case; you need a login and password, you have to call the action "CreateClaimCase" and you have to provide the assessment type, the owner of the claim case and your internal reference for the claim case.

During the same communication, the platform returns the result of the action.

I.e.: In this case of creation, the result includes the WAN (World Assessment Number) generated by the claim handling platform and some additional information about the new claim case.

All operations available on the web-portal can be performed through the B2B interfaces. The list of the available actions is in appendix C. Note that each action has a specific input XML and a specific output XML.

### 4.4. How to know that an event occurs?

During the life of a claim case, many events occur. Some of these events need to be caught by other IT systems to take decision or perform an action.

The most common event that could trigger an action is the closure of a claim case. When a claim case is closed (in fact, when the assessor finished his work), the IT system of the insurance company has to retrieve it.

An event that occurs on the Synaps platform can (on request from the stakeholder) generate "trigger messages". The trigger messages are coded messages written for other IT system. They are short messages with basic information to report an event.

These events are posted into a Synaps mailbox (a kind of message queue). This Synaps mailbox is checked by the IT system of the stakeholder every X minutes through the action "RetrieveMailbox".

## 5. Technical integration

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### 5.1. Summary

All services provided by the platform are available through the B2B interface. This B2B interface follows some basic rules explained in Appendix B.

The B2B interface is web-service based. Synaps' features are identified by a service/action pair. The services group the actions by theme (by example: the service "shell" handles the actions from the claim case management module; the service "messaging" handles the actions from the messaging module). To use a feature, the user must invoke the good service/action pair.

The inputs and the outputs work on HTTP or HTTPS protocol through a POST HTTP action. The service/action pair is included in the request sent from the client side.

During the HTTP connection, an XML request file is sent. A request is made of a header and eventually some data required by the service/action.

The result of the request is a XML file received as a result of the HTTP connection. The result is made of a header and eventually some return data.

### 5.2. The environments

The claim handling platform is divided by country. This means that each country has two work environments available: a test environment and a production environment.

The test environment is an environment to test new features. It is used by the developers to validate changes and bug fixes. It is a constantly changing environment that cannot be used for production. There is no warranty regarding neither the conservation of the data, nor the availability of the system.

The production environment benefits of a dedicated infrastructure. The data are preserved and its availability is monitored 24x7. The services hours depends on the country.

### 5.3. How to make some quick tests?

The communication protocol is really standard. Utilities like "GNU wget" can be use to interact with the system without having to write any lines of code.

The technical staff will send some tests files and accesses to perform this kind of tests on simple request.

## 6. Appendix

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A ZIP file is enclosed with this document. This ZIP file contains the latest version of useful specification to begin the IT integration. The ZIP file includes the documents below:

- A. Service portfolio
- B. B2B Interfaces
- C. List of available services and actions (included common used actions)
- D. XML specification: Automotive claim case
- E. XML specification: Message
- F. Common fields format
- G. List of warning and error codes
- H. List of event codes