FUTURE OF CLAIMS HANDLING:
AI, RPA, CX AND EMERGING TRENDS

Cynthia Lew
Claim manager
Air France KLM Cargo

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WELCOME & PURPOSE

Introduction by Claims Manager

Cynthia Lew (Claims Manager)

Dennis Rogier (Claims Consultant)

Purpose of Session

The session aims to explore AI and RPA's impact on the industry and gather insights from key stakeholders.

Encouraging Open Dialogue

Emphasis on sharing experiences and challenges related to automation in claims processing among participants.

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ABOUT ME

25+ years in cargo

Varied jobs: IT, customer service to operations

No legal background — practical experience

Speaking today about AI & RPA (but not a tech expert)

**Cynthia Lew
Claim manager
Air France KLM Cargo**

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ABOUT DENNIS ROGIER

Dennis Roger
Claims Consultant Cargo
Air France KLM Cargo

12,5 years KLM, 4 years in Cargo

Varied jobs: started in ground services

No legal background — fast learner

WHAT IS AI AND RPA?

AI : Artificial Intelligence

the simulation of human intelligence in machines to perform tasks like learning, reasoning, decision-making, and pattern recognition.

RPA : Robotic Process Automation

the use of software "robots" to automate repetitive, rule-based business tasks that are typically performed by humans, such as entering data or processing forms

Collaboration for Efficiency
AI and RPA often work together, combining smart decision-making with automated routines to boost productivity and efficiency.

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WHY IT MATTERS FOR CARGO CLAIMS

Automation of Repetitive Tasks

AI and RPA automate routine processes in cargo claims, minimizing manual work and reducing human error significantly.

Faster and More Accurate Processing

Advanced technologies speed up data extraction, improve claim evaluation accuracy, and streamline the claims process for better efficiency.

Reduce costs and improve customer experience

AI-driven systems enhance communication between stakeholders, resulting in better outcomes and higher customer satisfaction.

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PROCESS STEPS CARGO CLAIMS HANDLING
(FORMAL CLAIM)

01 Claims registration

02 Compliance check

03 Internal data and documents collection

04 Liability

05 Settlement And payment

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MODERN CLAIMS HANDLING USE CASES

1. **Claim registration**
   - Chatbot for customer communication
   - Automated systems quickly collect and organize claim information, reducing manual work and speeding up the initial process.

2. **Compliance check**
   - Artificial intelligence analyzes data to identify suspicious patterns and flag potential fraud, improving accuracy and security.
   - Automated document review

3. **Internal data and document collection**
   - Digital tools process and organize claim documents, making information easy to access

4. **Liability**
   - Predictive analytics for claim outcomes
   - STP: Straight-through processing

5. **Settlement and payment**
   - Predictive analytics for claim outcomes
   - Automated pay-out and notification system

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BENEFITS AND RISKS/CONCERNS

✅ Benefits

- Faster claim processing (STP)

- Reduced operational costs

- Improved customer satisfaction

- 24/7 availability

- Better analytics & insights

⚠️ Risks

- Risk of errors in automated decisions

- Data privacy & compliance issues

- Potential fraud model biases

- Complex claims may need manual review

- High initial setup cost

CASE STUDY: DELAYED SHIPMENT

1. The shipment was delayed by two days, with 92% stored under refrigeration. 8% arrived two days later.

2. Survey is very limited, contains only percentages, and provides no evidence of total loss or destruction.

3. No destruction or salvage invoices have been provided, only credit notes.

4. Some low-quality photos were submitted.

5. Majority of the shipment is from one customer in who claims USD 60,000 (out of the total claim of USD 75,000) based solely on credit notes, without any proof of damage.

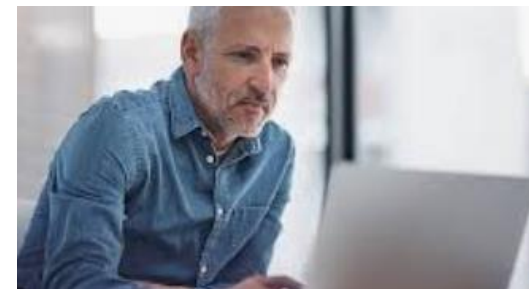6. Rest of the shipments are small and mainly concern sensitive which were destroyed without documentation.

TWO POSSIBLE OUTCOMES

AI Evaluates and Rejects Claim

Artificial intelligence reviews the insurance claim and rejects it if criteria are not met or inconsistencies are found.

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Analyst Offers Partial Settlement

A human claim analyst reviews the case and provides a settlement offer of 25% to the claimant.

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CONCLUSION

How will we adapt?

Technology is coming fast

Human expertise still matters

Combining both is the future

The shift from human to AI/RPA will be hybrid one.

QUESTIONS FOR THE AUDIENCE

Legal Perspectives on AI

Lawyers: what risk do you see with using AI in claims handling?

Insurers' AI Adoption

Insurers: experiences on AI adoption? What challenges do you see in claims processing.

Airline Automation Integration

Airlines: Is automation already integrated into your claims workflows and what are the results?

CLOSING & CALL TO ACTION

Invitation for Engagement

Working Groups

Open Invitation for Discussion

THANK YOU AND LET'S CONNECT!