

# Are we ready for artificial intelligence (AI) in automotive claims?

AI in Focus: The industry view on AI, bringing the vision to a reality

Speed, control and visibility are integral to the modern motor claims journey. Consumers are demanding faster and easier journeys expecting complete convenience.

## Bodyshops & OEMs

While bodyshops and OEMs face similar mounting pressure from consumers their perceptions of AI and it's impacts were focused more on internal systems and processes.

What are the biggest drivers of digital transformation?

Aside from the impact of COVID-19



37%

Employee safety and remote working



37%

Demand from customers for digital first solutions



With increased consumer demand for AI solutions what barriers are the industry facing for AI adoption:

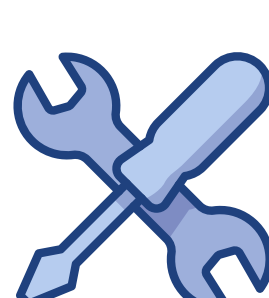
41%

Perception of cost to implement



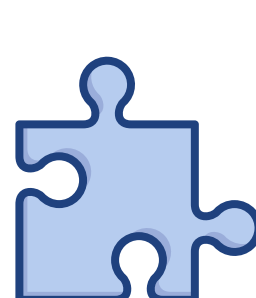
44%

Constraints of legacy IT systems



42%

Challenges to upskilling existing workforce



If the challenges were tackled, the top 2 returns expected from AI in the repair workflow were: Increased employee efficiency and improved profitability.

**Where & How?** Ranked highest were a reduced need for remote estimating and increased AI accuracy improving the speed of repair authorization.



## Consumers

Across the globe consumers are seeking automation in a contact-less world, showing a strong consumer demand for providers who put digital channels first.

72%

Desire a fully automated AI claims and repair experience

76%

Would trust automotive claims driven entirely by AI

2/3

Would switch insurers for a faster digital experience

73%

Would choose an insurer using AI to process claims quicker!

Over 3/4

Would favour a repair shop who provides more digital channels to quote, book, and track repairs



## Insurers

Results from the global survey showed it is clear that organizations understand how AI can build resilience and improve customer journeys but the challenges they face to bring the vision to a reality are slowing down adoption:

After the pandemic as a driver of digital transformation, the highest ranked catalysts for car insurers were:



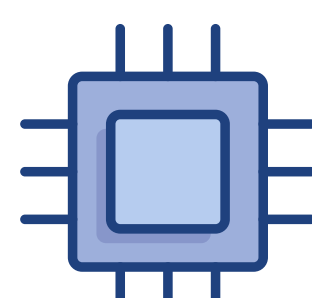
36%

Growth Strategies



34%

Employee safety and remote working

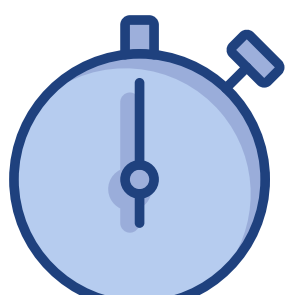


33%

Customer demand for digital experiences

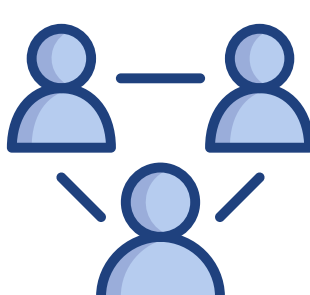
What is stopping adoption?

Cost was cited as the top barrier for adoption for insurers but many larger groups also selected:



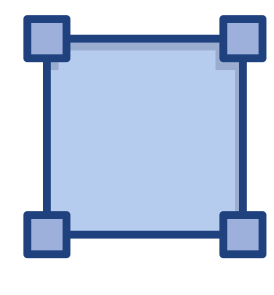
62%

Time to market



52%

Upskilling existing workforce



52%

Scalability

Despite the challenges insurers still recognise a critical need to accelerate innovation. The top 2 returns expected from the introduction of AI in the workflow included **customer retention** and **reductions in technology debt**.

With many expecting the biggest returns from AI at the fraud prevention stage!



Looking at a future where consumers will favour providers who put digital channels first, our research highlights that automated processes have the power to increase customer satisfaction and customer retention.

Optimizing how and where organizations choose to deploy cutting edge technology will be the key to realize its full value for both businesses and the future needs of tech-savvy claimants

Find out more about Solera's future claims technology - Qapter® at [Qapter.com](https://qapter.com)



Solera in partnership with Coleman Parkes surveyed over 2,000 consumers, OEM dealers, repairers and insurers to get the industries view on AI technology, it's impact on the claims and repair journey and the desire to increase adoption today.