

Case Study

INSHUR Brings Claims Processing In-House with Simplified Claims Management



Marc Mercer

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After an extensive evaluation of vendors, we selected Five Sigma. Their similar insurtech DNA and agile SaaS capabilities fully complement the digital-first claims journey we envision.



New Vendor Selection Criteria:

- SaaS Solution
- Easy to Implement
- Easy to Use
- Integrates quickly with other services



Choosing a Claims Management Technology

After initially outsourcing its claims management, INSHUR decided to start handling claims in-house—first in the U.S. and then in the U.K. INSHUR knew that it needed an innovative solution to match its data-focused approach to insurtech. The right claims management platform would need to be fully digital, mobile-friendly, and highly scalable, while being accompanied by excellent customer support.

About INSHUR

INSHUR is on a mission to make insurance fair and easy. Founded in 2016 to modernize the commercial insurance sector, INSHUR is now one of the fastest growing, embedded insurtech companies in the industry. The company's next-generation, data-led platform enables rideshare and delivery drivers to obtain quotes and receive coverage in mere minutes. The company's international presence and product availability continues to expand throughout Europe and the United States. The 150+ team operates from offices in New York, Brighton (UK) and Amsterdam. For more information visit: <https://inshur.com>

Simply the Right Choice

When INSHUR first started considering working with Five Sigma, the companies' similarities immediately stood out as a clear advantage. As data-focused insurtech companies, both share an innovative outlook and a commitment to providing an excellent customer experience. No less importantly, the scalability of Five Sigma's agile SaaS platform would enable INSHUR to expand its claims-processing capacity rapidly, easily, and efficiently—helping the insurance provider keep up with a growing customer base in a service-driven and cost-effective way.

In 2020, Five Sigma built INSHUR's U.S. claims operation from the ground up. After seeing how successfully Five Sigma complemented INSHUR's offering in the U.S., the U.K. branch of INSHUR also opted to bring its claims management in-house and to work with Five Sigma. Five Sigma then custom-built INSHUR's U.K. claims operation, adapting its software to meet the specifications necessary for the U.K. market.

Smarter, Simpler, More Efficient Claims Management

Among the key reasons for choosing Five Sigma was its intelligent, user-friendly, end-to-end approach to digital claims processing. For instance, when an individual files a claim through the website or app, Five Sigma's technology automatically populates policy data and assigns the claim to an adjuster based on complexity and adjuster workload.

No less importantly, all data related to a claim is available in a single view, where adjusters can take actions like choosing a vendor, setting a reminder, and even making a payment. In addition, all communications related to any claim—including phone calls, video calls, and text messages—happen inside the software and can be sent and received directly through the platform.

These capabilities help INSHUR's customers enjoy a seamless journey, while empowering its claims adjusters to process claims efficiently and giving them easy access to the information they need at any time.

Technology Built for Maximum Flexibility

Another major advantage of Five Sigma's platform that INSHUR enjoys is the ease with which it integrates with third-party APIs. The platform can quickly access information from both suppliers and governmental offices as needed. Further adding to the platform's flexibility, Five Sigma's cloud-based technology makes it easy for customers and claims adjusters alike to use the solution from anywhere—an especially important capability for hybrid work environments.

Streamlined Fraud Prevention

In the U.K., Five Sigma's technology can be integrated with the National SIRA database, the U.K.'s leading database for detecting financial crimes, including fraud. Each claim can then be checked automatically against the database



Brandon Littles

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Five Sigma delivered at record time at the highest quality. We saw an immediate and significant improvement in claims cycle time and reduction in loss severity.



to minimize the chances that a fraudulent claim will be treated as legitimate. As a result, INSHUR can prevent claims leakage efficiently, whilst enhancing the customer's claims journey.

Comprehensive Training and Support

In addition to innovative technology, the level of attention, assistance, training, and guidance offered by Five Sigma has been a major benefit for INSHUR. Five Sigma has held online training sessions for INSHUR's claims adjusters and provided ongoing support and maintenance, that extends beyond pre-production setup and testing.

About Five Sigma

Five Sigma is a cloud-native, data-driven Claims Management Solution (CMS) with embedded AI/ML capabilities to allow simple and smart claims processing for the insurance industry. Five Sigma simplifies claims management by adding automated claims processing workflows, using data modeling and AI to provide smart recommendations, improving adjusters' decision-making processes and reducing errors.

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