



Intesa Sanpaolo Assicura S.p.A.

Automated claim analysis identifies existing and emerging auto insurance fraud

Turin, Italy

www.intesasanpaoloassicura.com

Solution Components

- IBM® DB2® Enterprise Server
 - IBM Operational Decision Manager
 - IBM Rational® Software Architect
 - IBM WebSphere® Application Server
 - IBM Global Business Services® – Application Innovation Services
 - IBM Software Services for WebSphere
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Intesa Sanpaolo Assicura S.p.A. is the insurance arm of the Intesa Sanpaolo Group, which provides banking and insurance services throughout Italy. The Turin-based insurer provides a wide range of products, including property and casualty, automobile, home, health and loan coverage.

The Opportunity

As Intesa Sanpaolo Assicura S.p.A. grew, its manual, labor-intensive fraud-review process became increasingly cumbersome, limiting the company's ability to investigate suspicious filings and reducing its overall efficiency in settling legitimate claims in a timely manner.

What Makes It Smarter

The insurer is stemming the tide of insurance fraud with an automated fraud-identification solution that uses analytical algorithms to score each incoming claim based on numerous weighted data points, sending those exhibiting a high probability of falsification to the fraud team for investigation or legal action. The solution already helped spot a scheme whereby customers with "black box" telemetry devices had installed them improperly so that they did not accurately record information used in determining the validity of accident claims.

Real Business Results

Intesa Sanpaolo Assicura anticipates saving up to EUR3 million annually by reducing fraudulent claim payments, based on results from the first month of operation. Unlike manual reviews, the solution flags erroneous claims in real time, allowing immediate action, and improves the company's ability to raise customers' premiums or cancel their policies if the data-driven analysis finds multiple or ongoing falsified claim histories. It helps the client prevent future fraud by spotting emerging fraud patterns and enabling the company to proactively respond.



For More Information

Please contact your IBM representative or IBM Business Partner.
Visit us at ibm.com/db2.

To learn more about Intesa Sanpaolo Assicura S.p.A., visit
www.intesasanpaoloassicura.com.

*“Faster fraud identification and more severe responses
to it will tell cheaters that there are heightened
consequences for their actions.”*

— Alessandra Aglietta, counter-fraud department manager



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