



The specialist
motor insurer

Breaking the FNOL Bottleneck:

ERS's Reise zur intelligenten
Schadenbearbeitung

Automatisierte Schadenbearbeitung: ERS

Über ERS

UK's größter spezialisierter Kfz-Versicherer bei Lloyd's (seit über 75 Jahren)

Herausforderung

Großes Volumen an FNOL-E-mails (60 % aller Schadenmeldungen)

Derzeitiger Prozess: 15-25 Minuten manuelle Bearbeitung pro Antrag

Wachstumsbremse

Begrenzte Anzahl qualifizierter Mitarbeiter, kaum skalierbar

Die Herausforderung

Mengendruck

Kontinuierlich hohe Anzahl von Schadenmeldungen per E-Mail

Komplexe Daten-Extraktion

Unstrukturierte Informationen über Betreffzeile, Email-Body und Anhänge

Abhängigkeit von Fähigkeiten

Nur erfahrene Sachbearbeiter konnten die Anträge korrekt bearbeiten

Probleme mit der Skalierbarkeit

Der Prozess konnte nicht mit dem Geschäftswachstum mitwachsen

Lücken im Audit

Begrenzt mögliche Berichterstattung über den Dateneingabeprozess

Intelligent Automation: DocProStar FNOL Processing

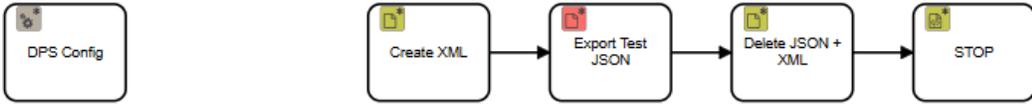
Process Automation Platform

DocProStar mit no-code Workflow-Design, macht sich KI zunutze

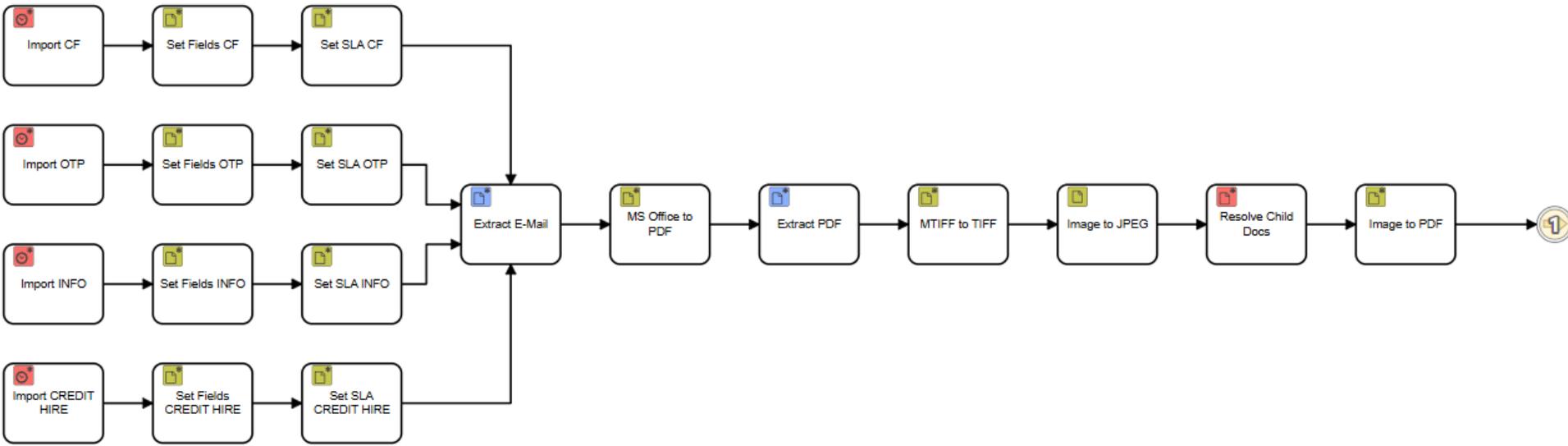
Wichtigste Eigenschaften

- Kombiniert AI, LLM & TCG Extraktions-Methoden
- ~150 Datenfelder pro Schadenmeldung
- Human-in-the-loop für die Behandlung von Ausnahmen
- SaaS cloud deployment (TCG hosted)
- API-Integration mit dem ICE Claims Management System
- Strategische Ausrichtung: Weg von On-Premise-, hin zu Cloud-Lösung

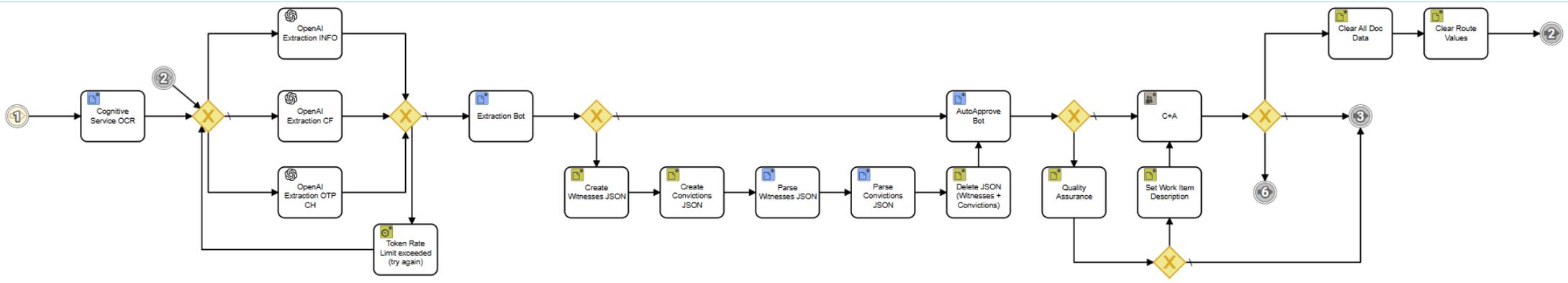
Configuration



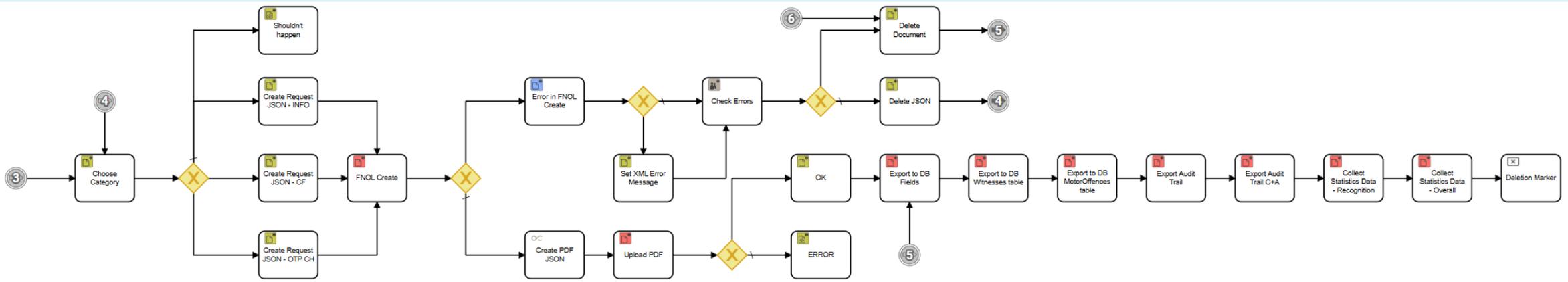
Import & Normalize



Process
Extraction

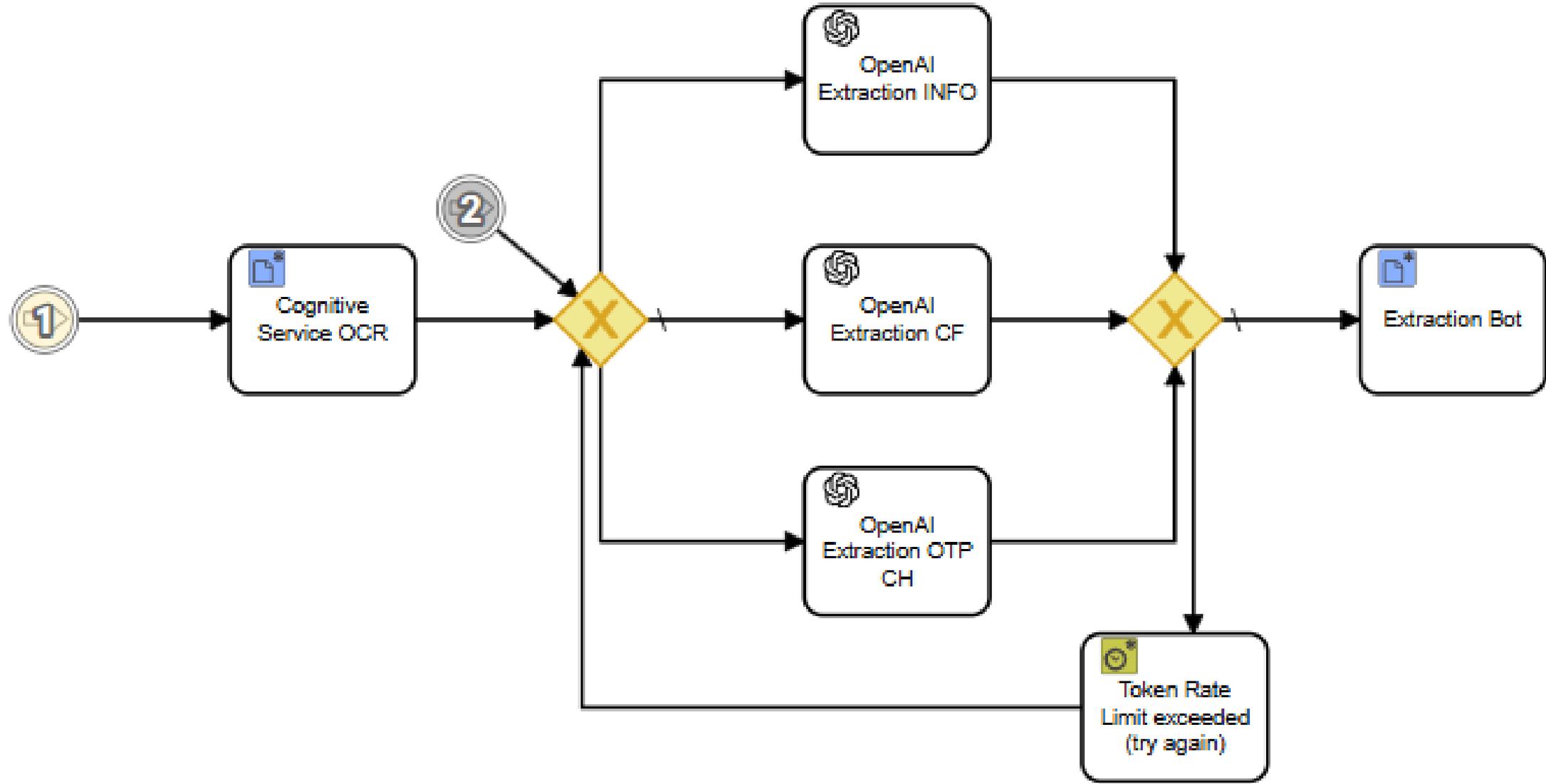


Export



Process

Extraction



From: "RepairManagement" <RepairManagement@ers.com>
Sent: 2025-03-17
To: FNOL.Motor
Subject: FW: [EXT] Our ref: 554193 39039473
Attachments: First Notification of Loss.DOC

From: [Redacted]
Sent: 15 March 2025 16:28
To: RepairManagement
Subject: [EXT] Our ref: 554193

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

15 March 2025
Our reference: 554193
 Dear Sirs,
Client: [Redacted]
Policy number: 39039473
Vehicle: RA12ELJ
Driver: Zara [Redacted]
Incident date: 15/03/2025

Please find attached the FNOL for the above Client.
 We urgently await your confirmation of the following by return email:

- 1. Claim reference number.

We look forward to your reply.
 Yours faithfully,

[Redacted Signature]
 Claims Handler

Tel: [Redacted] **Web:** [Redacted]

[Redacted Footer]

00 - FNOL - Details

externalSystem	fnolIncomplete	infoOnly	notificationMethod	notificationDatetime	policyholdersFirstParty
INGESTION	true	false	PAPER	2025-03-17T11:36	false
policyholdersNotifier	notifierisFirstParty	Category	eventType	eventCause	eventSubCause
false	false	CF	ACCIDENT	INGESTION_CLA	INGESTION_CLA
PH @type	TP @type	Attempts	claimExternalReference		
Person	Person	0	385_1e47abe8-5f		

01 - POLICY - Details

Policy number	Forename	Surname	Contact number
59039473	Rahela	Majid	0746012121
Email address	Is the Policyholder claiming damage?	Is the policyholder VAT registered?	
george@ates@gmail.com		Not Registered	NOT_REGISTERED

02 - ACCIDENT - Details

Accident date	Accident time	eventDate
15/03/2025	14:50	2025-03-15T14:50:00
Insured vehicle registration	Accident location	Number of passengers
RA12ELJ	Middleton Road Roundabout / England	99
Purpose of journey	Policyholder speed	Third party speed
	Unknown	Unknown
	UK	UK
Road type	Road conditions	Weather
Roundabout	Unknown	Not known
roundabout	UNKNOWN_COND	NK
Fire brigade involved?	Police involved?	
<input type="checkbox"/>	<input type="checkbox"/>	

Insured vehicle damage

Front offside

Accident circumstances

Our client has been correctly proceeding on the roundabout and the third party has changed lanes into our clients vehicle - details exchanged at the scene

03 - NOTIFIER - Details

Organisation name	Forename	Surname	Email
RepairManagement			RepairManagement@ers.com
Notifier Role			
TP Accident Management			
TP_AMC			

04 - DRIVER - Details

Forename	Surname	Date of birth	Contact number
Address line 1	Address line 2	Address line 3	Email
Post town	Post code	Country	

From: [REDACTED]
Sent: 15 March 2025 16:28
To: RepairManagement
Subject: [EXT] Our ref: 554193

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

15 March 2025
Our reference: 554193
Dear Sirs,
Client: [REDACTED]
Policy number: 39039473
Vehicle: RA12 [REDACTED]
Driver: Zara [REDACTED]
Incident date: 15/03/2025

01 - POLICY - Details

Policy number

39039473

Email address

[REDACTED]@gmail.com

02 - ACCIDENT - Details

Accident date

15/03/2025

Insured vehicle registration

RA12 [REDACTED]

Purpose of journey

[REDACTED]

Information classification: Client Confidential



working with



When did it occur?

Does the client wish to make a claim for their damaged vehicle?
Current location of client's vehicle: in use

Commercial Vehicle: no
Commercial Vehicle Size:
Commercial Vehicle Height:

Has vehicle been modified:
Details of modification:
Vehicle on HPI/Leasing contract:
HP Lease company details:
Has vehicle been imported: Yes
Import Details:

Was there loss or damage to in car entertainment?
Was there loss or damage to any personal effects?
Does the client have telematics in the vehicle?

Incident Details

Incident Cause: Changing Lanes
Incident Date: 15/03/2025
Time: 14.50
Incident Location: Middleton Road Roundabout / England
Incident Circumstances: Our client has been correctly proceeding on the roundabout and the third party has changed lanes into our clients vehicle - details exchanged at the scene

How many parties involved? 2
Client Speed:
TP Speed:
Direction of Travel:
Were any warning signs given?
Any Pedestrians involved? No
Any Fatalities? No

How were TP Details Obtained: Exchanged at Scene
Was liability accepted/any comments made: /
Who does the driver feel was at fault for the incident? Other Person
Reason Why:
What was the purpose of the journey?
Use of vehicle at time of incident:
Does Client have images of the accident? Yes
Does Client have dashcam footage? Yes
Any CCTV available? No

Recovery Agent Details

Recovery Agent Name:
Recovery Agent Address:

Police Details

Were the police called?

Name:
Address:
Tel:
Email:
Ref:
Notes:

Fire Brigade:
Name:
Ref:

Ambulance:
Name:

Witness Details

Were there any witnesses?

Witness 1 Name:
Connexus Insurance Solutions, 1210 Centre Park Square, Centre Park, Warrington, WA1 1RU
Tel: 0333 043 3797 Fax: 0333 043 3798 Email: enquiries@connexus.co.uk Web: www.connexusinsurancesolutions.co.uk

00 - FNOL - Details
externalSystem: INGESTION
fnolIncomplete: true
infoOnly: false
notificationMethod: PAPER
notificationDatetime: 2025-03-17T11:36
policyholdersFirstParty: false
policyholdersNotifier: false
notifierisFirstParty: false
Category: CF
eventCause: INGESTION_CLA
eventSubcause: INGESTION_CLA
PH @type: Person
TP @type: Person
Attempts: 0
claimExternalReference: 385_1e47abe8-5f

01 - POLICY - Details
Policy number: 39039473
Forename: Fawna
Surname: Mignard
Contact number:
Email address: gregory.mignard@gmail.com
is the Policyholder claiming damage?:
is the policyholder VAT registered?: Not Registered
NOT_REGISTERED

02 - ACCIDENT - Details
Accident date: 15/03/2025
Accident time: 14:50
eventDate: 2025-03-15T14:50:00
Insured vehicle registration: RA12...
Accident location: Middleton Road Roundabout / England
Number of passengers: 99
Purpose of journey:
Policyholder speed: Unknown
Third party speed: Unknown
Road type: Roundabout
Road conditions: UNKNOWN_COND
Weather: NK
Fire brigade involved?:
Police involved?:

insured vehicle damage: Front offside
Accident circumstances: Our client has been correctly proceeding on the roundabout and the third party has changed lanes into our clients vehicle - details exchanged at the scene

03 - NOTIFIER - Details
Organisation name: RepairManagement
Forename:
Surname:
Email: RepairManagement@ers.com
Notifier Role: TP Accident Management
TP_AMC

04 - DRIVER - Details
Forename:
Surname:
Date of birth:
Contact number:
Address line 1:
Address line 2:
Address line 3:
Email:
Post town:
Post code:
Country:

Incident Details

Incident Cause: Changing Lanes

Incident Date: 15/03/2025

Time: 14.50

Incident Location: Middleton Road Roundabout / England

Incident Circumstances: Our client has been correctly proceeding on the roundabout and the third party has changed lanes into our clients vehicle - details exchanged at the scene

How many parties involved? 2

Client Speed:

Accident circumstances

Our client has been correctly proceeding on the roundabout and the third party has changed lanes into our clients vehicle - details exchanged at the scene

385
a9f9266-60d9-46d4-9095-34ad90a6d147

Information classification: Client Confidential



working with



Independent Witness?

Witness 1 Address:
Witness Mobile:
Witness Home Tel:
Witness Work Tel:
Witness Email:
NOTES regarding Witness:

Witness 2 Name:
Independent Witness:
Witness 2 Address:
Witness Mobile:
Witness Home Tel:
Witness Work Tel:
Witness Email:
NOTES regarding Witness:

Passenger Details

Were there any passengers in the Client's vehicle?

Passenger 1 Name:
Passenger 1 Address:

Passenger 2 Name:
Passenger 2 Address:

Injury Details

Any fatalities in the claim: No
Was ambulance called:
Any injury to driver? None reported
Any injury to passenger 1? No
Any injury to passenger 2? No
Any injury to passenger 3? No
Any injury to passenger 4? No

TP Injury Details:

Theft Details

Was the vehicle left unattended?
How long was the vehicle left unattended?
If "yes", under what circumstances?
Did you remove the ignition key?
If "yes" who has the key now?
Were the doors/windows/boot locked?
Was a security device in operation?
If "yes" what make and model?
Was the vehicle in a garage at time of incident?
Any personal effects stolen from vehicle?
If "yes" please provide details including value?
Do you have a current MOT certificate?
Visible signs of entry to the vehicle?
Number of sets of keys?
Where were the keys at time of loss?
If Stolen/recovered, Where is vehicle location?

Third Party Details

TP Details Known:
Third Party Driver:
Address:
Tel Numbers: Contact:
Home:
Mobile: 07495688888
Email:

Third Party Owner (if different)

Third Party Owner:
Address:

RepairManagement [] [] [] RepairManagement@ers.com

Notifier Role
TP Accident Management []
TP_AMC []

04 - DRIVER - Details

Forename [] Surname [] Date of birth [] Contact number []

Address line 1 [] Address line 2 [] Address line 3 [] Email []

Post town [] Post code [] Country [] Injuries

License type [] License years or date [] License restrictions [] Occupation []

Disabilities [] Driver pending prosecutions [] Alcohol or drugs? []

Conviction code [] Conviction description [] Date [] Disqualified Fine amount [] Months suspended [] penaltyPoints [] penaltyPoints_Code []

05 - VEHICLE - Details

Mileage [] Modifications [] Location []

UNKNOWN [] UNKNOWN []

06 - THIRD PARTY - Details

Forename [] Surname [] Contact number [] Vehicle registration []

Address Line 1 [] Address Line 2 [] Address Line 3 [] Post town []

Post code [] Country [] Number of passengers []

Injuries [] Policy number [] Claim reference [] Are third party insurer details []

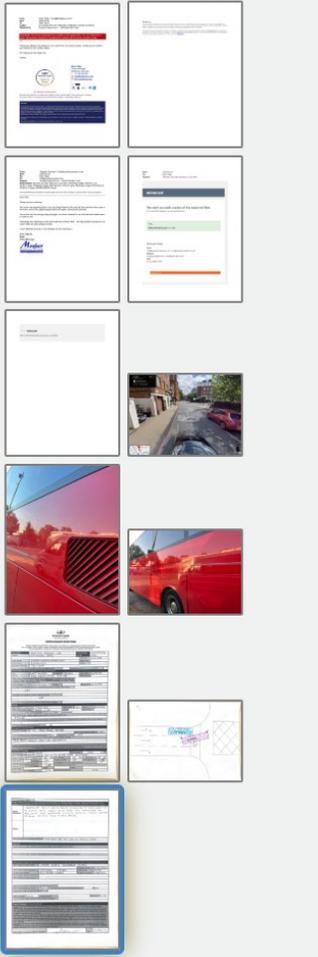
2000460705 [] NO []

Damage []

07 - WITNESS - Details

Forename [] Surname [] Telephone [] AddressLine1 [] AddressLine2 [] AddressLine3 [] PostTown [] PostCode [] Country []

954 [EXT]_New_claim__NF13862908CVMayfairs_coaches...



If "Yes" please give details

Please confirm exactly how the incident happened and confirm details of all property damage. If necessary, please also provide a sketch of the incident to include the width of the roads, type and position of all road signs & markings, direction of travel of all parties and the points of impact(s)

Written Description:
TRAVELLING DOWN EDITH GROVE, WIDENING TO TURN LEFT ON TO KINGS ROAD WHILST THIRD PARTY WAS STATIONARY ON N/S LANE AND STARTED MOVING AND HIT THEIR DRIVER MIRROR ON OUR N/S MIDDLE PANEL

Sketch:

Who do you blame for the incident and why? THIRD PARTY FOR NOT LEAVING ENOUGH SPACE

Witnesses
Please confirm the names, addresses and telephone numbers of all passengers in your vehicle
Please confirm the names, addresses and telephone numbers of all independent witnesses to the incident

Other parties involved. Please confirm the names, addresses and tel. no.'s of all other parties involved (continue on a separate sheet if necessary)

Name & address of owner / driver CNEGO
Telephone number 07520
Vehicle make / model / registration no. YT21 IR2AA Vehicle colour WHITE
Damage / point of impact O/S DRIVER MIRROR Number of occupants UNKNOWN
Name, address, policy no. of Insurers
Name & address of injured persons

Were any injured parties vehicle drivers, passengers or pedestrians?
Were seat belts fitted to all vehicles? (Yes) No If "Yes" were they in use at the time of the incident? (Yes) No
Please confirm details of all apparent injuries
Taken to hospital? Yes / No Hospital attended? Detained? Yes / No
Property Damage: Name & address of owner & extent of damage

Notice & Declaration (please read carefully)
Notice: Insurers pass information to the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI). We also exchange information with other insurers and other organisations through various other databases. The aim is to help us to check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. We will pass information relating to this incident to the MIAFTR register and other databases.
In addition your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK Insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.
Declaration: I/We hereby declare that the above information and statements are true to the best of my/our knowledge and belief. I/We understand that you may ask for information from other insurers to check the answers I/We have provided. No other insurance is in force and I/We will render every assistance required by the Underwriters.

Policyholder's or Company Official's Signature Date 23/06/25

BN17
Purpose of journey Business
Policyholder speed 11-20 MPH
Road type 11
Road conditions Dry
Fire brigade involved?
Police involved?
Insured vehicle damage N/S MIDDLE PANEL DENTED
Accident circumstances TRAVELLING DOWN EDITH GROVE, WIDENING TO TURN LEFT ON TO KINGS ROAD WHILST THIRD PARTY WAS STATIONARY ON N/S LANE AND STARTED MOVING AND HIT THEIR DRIVER MIRROR ON OUR N/S MIDDLE PANEL

03 - NOTIFIER - Details
Organisation name Wrightsure Services
Forename Nick
Surname
Email @Wrightsure.com
Notifier Role TP Accident Management
TP_AMC

04 - DRIVER - Details
Forename ANDIT
Surname
Date of birth 1975-09-06
Contact number
Address line 1 LANES
Address line 2
Address line 3
Email
Post town
Post code N13
Country
License type
License years or date
Disabilities
 Injuries
 Occupation
 License restrictions
 Alcohol or drugs?
 Driver pending prosecutions

Conviction code Conviction description Date Disqualified Fine amount Months suspended penaltyPoints penaltyPoints_Code

05 - VEHICLE - Details
Mileage
Modifications
Location Unknown
UNKNOWN

Please confirm exactly how the incident happened and confirm details of all property damage. If necessary, please also provide a sketch of the incident to include the width of the roads, type and position of all road signs & markings, direction of travel of all parties and the points of impact(s)

Written
Description:

TRAVELLING DOWN EDITH GROVE, WIDENING TO TURN LEFT ON TO KINGS ROAD WHILST THIRD PARTY WAS STATIONARY ON N/S LANE AND STARTED MOVING AND HIT THEIR DRIVER MIRROR ON OUR N/S MIDDLE PANEL

Accident circumstances

TRAVELLING DOWN EDITH GROVE, WIDENING TO TURN LEFT ON TO KINGS ROAD WHILST THIRD PARTY WAS STATIONARY ON N/S LANE AND STARTED MOVING AND HIT THEIR DRIVER MIRROR ON OUR N/S MIDDLE PANEL

held & DATE OF PASSING TEST for driver involved in the accident. Attach a copy of the DRIVERS LICENCE and DVLA PRINT with this form.

KAMBE70906SA79EB Groups Expiry Date 6/12/25

any convictions or prosecutions pending (i.e. charge: date: penalty)

Accidents or losses in the last five years
N/A

physical defect, infirmity, defective vision or hearing

VEDES TOURISMO Year of make 2019 Reg. no. BN17JAV
seats COACH / 54 (GVW) Market Value
the vehicle being used? PASSENGER TRANSPORT
finance, rental or leasing agreement please give details below
used for business purposes please state below the nature of the load and the name and address of the owners of the load
were being carried? 30
vehicle
N/S MIDDLE PANEL DENTED
Do you want to claim for repairs? (Yes/No) Yes
i.e. mobile and road-worthy? (Yes/No) Yes Estimated cost of repairs £1200
vehicle be examined? (Please provide a phone number if possible)
HESTON SERVICES EASTBOUND
damage to your vehicle is covered under the policy and the vehicle is considered beyond economical repair it may be moved to free and safe storage to avoid unnecessary storage charges.
19/06/2025 Time of incident 1830 AM/PM
EDITH GROVE JCT WITH KINGS ROAD (CHELSEA)

Yours	20 Mph	Others	10 Mph	Speed limit	20 Mph
Conditions	OK	Weather / visibility	OK	Street lights on?	Yes (No)
Vehicle displaying?	-	What lights was the other vehicle displaying?			
Time of incident?	Yes (No)	If "Yes" please give details below			
	Number	Station			
Statement?	Yes / No	Was anybody cautioned?		Yes / No	

02 - ACCIDENT - Details

Accident date 19/06/2025 Accident time 18:30 eventDate 2025-06-19T18:30:00

Insured vehicle registration BN17JAV Accident location EDITH GROVE ICT WITH KINGS ROAD Number of passengers 30

Purpose of journey Business Policyholder speed 11-20 MPH Third party speed 3-10 MPH

BUSINESS Road conditions Dry Weather Not known

DRY Police involved?

Fire brigade involved?

Insured vehicle damage N/S MIDDLE PANEL DENTED

Accident circumstances

TRAVELLING DOWN EDITH GROVE, WIDENING TO TURN LEFT ON TO KINGS ROAD WHILST THIRD PARTY WAS STATIONARY ON N/S LANE AND STARTED MOVING AND HIT THEIR DRIVER MIRROR ON OUR N/S MIDDLE PANEL

03 - NOTIFIER - Details

Organisation name Wrightsure Services Forename Nick Surname Email @Wrightsure.com

Notifier Role TP Accident Management TP_AMC

04 - DRIVER - Details

Forename ANDIT Surname Date of birth 1975-09-06 Contact number

Address line 1 Address line 2 Address line 3 Email

Post town Post code N13 Country

License type License years or date

Disabilities License restrictions Injuries

Occupation Alcohol or drugs? Driver pending prosecutions

Conviction code	Conviction description	Date	Disqualified	Fine amount	Months suspended	penaltyPoints	penaltyPoints_Code
			<input type="checkbox"/>				

954 [EXT]_New_claim_NF13862908CVMayfairs_coaches...

damage to your vehicle is covered under the policy and
be moved to free and safe storage to avoid u

19/06/2025

EDITH GROVE JCT WITH KINGS

Yours	20 Mph	Others
Conditions	OK	Weather / visibili
Vehicle displaying?	—	What lights was
of the incident?	Yes <input checked="" type="radio"/> No	If "Yes" please g

Accident time

18:30

even

202

Accident location

EDITH GROVE ICT WITH KINGS ROAD (

Num

30

Policyholder speed

11-20 MPH

Thirc

3-10

11

3

Road conditions

Dry

Weat

Not

DRY

NK

Police involved?

Messbarer Erfolg: Effizienz- & Genauigkeit

Kennzahlen

-  54%+ Dunkelverarbeitung im täglichen Durchschnitt
-  Weniger als 4 Minuten* manuelle Korrektur
-  75% Steigerung der Verarbeitungskapazität
-  Verbesserte Datengenauigkeit
-  Reduziertes Skill-Set für die Schaden-Anlage

* vs 15-25 Min. früher

Beyond FNOL: Platform for Insurance Innovation

Erfolgsfaktoren

Zusammenarbeit zwischen drei Parteien (TCG, ERS, ICE InsureTech)

KI-Technologie ist ausgereift und erfüllt die Anforderungen

Strategischer SaaS-Cloud-Ansatz

Business Transformation

Personal entlastet, um sich auf Kundenservice zu konzentrieren

Skalierbarer Betrieb zur Unterstützung von Wachstumsambitionen

Umfassende Audit- und Compliance-Funktionen

Zukunftspläne

Ausweitung der Plattform auf andere Geschäftsbereiche

Zusätzliche Anwendungen auf derselben DocProStar-Infrastruktur

Automatisierung wird innerhalb der Gruppe strategisch