Turkey's Anadolu Insurance Makes Claims Processing Smarter with IBM Watson

With IBM Watson Visual Recognition Service, Anadolu Insurance will cut time for uploading and examining the vehicle photos during damage assessments by 70 percent.

ISTANBUL 29 May 2019 – IBM (NYSE:IBM) and Anadolu Insurance announced that they are working together using artificial intelligence (AI) to accelerate the damage assessment process. IBM Watson Visual Recognition Service, accessible on the IBM Cloud, will help Anadolu Insurance to quickly review and analyze photos that show vehicle damage. In fact, Anadolu Insurance can now upload and assess the photos 70 percent faster, enabling them to more quickly complete damage assessments and quotes, and therefore, improve the customer experience.

Anadolu Insurance opens an average of 1200 vehicle damage files every day, but 63% of such files are comprised of the files which show that damage is less than it really is and that vehicle is in an "operable" condition. In order to optimize damage assessment process over these files, Anadolu Insurance will take advantage of the IBM Watson Visual Recognition Service, due to its flexible and customizable structure.

In the first phase, the contracted auto repair shops will take an image of the vehicle damage, upload it to the application of Anadolu Insurance, and share it with insurance company experts through the mobile application. There will be also a photo assistant on the application to get the right photos. Thus, the images will be ensured to be received by the insurance company, as required. IBM Watson will automatically identify and classify the damaged parts, the size of the damage and whether it needs to be repaired or replaced and inform the experts.

Anadolu Insurance experts and IBM's data scientists are now training IBM Watson on the language associated with damages and auto parts, such as buffer, door and mud-guards. It is aimed to launch the application primarily for the contracted auto repair shops and damage assessment experts in the second half of this year. IBM and Anadolu Insurance are also working together to prepare the overall artificial intelligence roadmap.

In the second phase, Anadolu Insurance aims to launch the AI-based application for its own customers. Accordingly, the new platform created with IBM will enable insurance holders to upload the images for the damage on their vehicle to the mobile application in a simple way, and to enter some basic information about their vehicles on their own. Thus, damage assessment process will be accelerated even more.

Regarding the process, Mehmet Abaci, Deputy Chief Executive Officer of Anadolu Insurance, said: "Insurance is one of the primary industries that are affected by the technological developments the most. As the largest and long-established company of Turkey, we are also a leader in use of technology. We want to reduce the analysis and repair processes to a few hours by using artificial intelligence in analysis of minor damages in our customers' vehicles. Before that, we also performed such a work, and managed to pay our customers for minor housing damages such as glass breakage within 5 seconds. Now we have also started to use artificial intelligence technology in auto insurance more efficiently. We are continuing our works, which we started in 2018 by saying 'AI First', now in 2019 by saying 'Voice First'."

Regarding their collaboration with Anadolu Insurance, Volkan Sozmen, IBM Turkey Country General Manager, said: "We are proud that our long-standing collaboration with Anadolu Insurance has acquired a new dimension with this project. IBM Watson's visual recognition capabilities will greatly contribute to make Anadolu Insurance's processes more efficient and hassle-free for its customers. We believe that this project will not only help the insurance industry gain new momentum, but also change the course of the digital transformation journey. As we have been doing for 80 years, we will continue to add value to the works of our customers in Turkey."

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