



PRESS RELEASE

Antwerp, 16 June 2017

Fidea launches home and motor vehicle claims app

Make a claim online: 24 hours a day, 7 days a week

Fidea's interactive application was designed for insurance claims. From now on, claims can be registered quickly and easily at any time. Incoming claims are filed on the same working day and then activated for processing and settlement. The app offers benefits for insurance broker and customer alike: minimal administration, fewer meetings and interim steps, which can seriously shorten the time spent on a claim, leading to quicker settlements and pay outs. The Fidea application is available from the [App Store](#) and [Google Play](#) this month. The Fidea team is currently holding regional practical and information sessions for insurance brokers. At these sessions, brokers discover the speed and efficiency with which the app allows them to operate. Fidea is using its distribution network to tell customers all about the claims app and is recommending that they go ahead and install it on their smartphones. By the end of June Fidea itself will draw attention to the app's existence and user-friendliness by way of regular

external campaigns. The brokers' reactions at this week's training sessions have already been extremely positive.



Training session for brokers, Ghent, June 13, 2017

Brokers are still the first point of contact in an insurance claim

Clients prefer to get in touch with their broker in the event of a loss or accident. The broker is a trusted person who employs his or her full knowledge and expertise to assist his or her customer, who often has enough to worry about when disaster strikes. **With this app, Fidea seeks to give insurance brokers its full support in the increasing digitalisation of the profession.** The app doesn't bring an end to claims by email: from now on, brokers and customers get to choose how they file a claim. When the customer uses the app the broker keeps track in real time. The app uses exactly the same interface for customers and brokers, making mutual agreements and interaction a straightforward matter.

Time saved: broker and client can prepare in advance

Motor vehicles: integration of Assuralia's e-crash form

Single entry profile information can be completed in advance, using the QR-code on the green card, for example, which *maps* the information automatically when an accident is reported. In other words, reporting the facts at the time of accident involves little more than settling the details. Fidea is the first insurer to incorporate the **Assuralia e-crash form** in its app and to share profile information with the crash form. The customer can also opt to use the app to send in a photo of the completed European Accident Statement Form. Getting instructions out straight away to an accredited repairer or a preferred garage, or appointing an assessor or an automatic third party payment system can be quickly set in motion thanks to the clear liability perspective detailed in this digital return. Automatic **geolocation** ensures that assistance can soon be arranged on location in the event of accident and/or breakdown. This is also true in the case of fire damage.

Faster settlement of fire damage thanks to the "digital safe" and image expertise

Thanks to the **digital safe**, the app's central storage space, it is possible to save and quickly retrieve information, such as photos of valuable possessions, invoices, etc., at any time. In the event of damage to the home, image expertise can - after a claim has been received - give a

correct overview of the scope of the damage sustained, so that it may not be essential for an assessor to visit the premises. From start to finish the entire claim's process will take no longer than 10 working days. For image expertise Fidea relies on an experienced external partner. Its use is, however, at the discretion of the individual insurance broker. The system is particularly time-effective in the case of small claims and during peak claim periods, such is often the case following a heavy storm or other types of adverse weather conditions.

A digital app with the backing of a committed team

The app registers the claim digitally when it arrives, but processing, follow-up and assessment remain in the hands of the dedicated *Fidea'pp-team*. This team guarantees strict Service Level Agreements (SLAs), which enable claims processing 24 hours a day, 7 days week, without losing the human element in the more serious cases. A claim file received before 3 p.m. is even opened on the same working day. Claims after 3 p.m. are opened on the next working day. Personal responses and contact are, of course, still possible during working hours.

Edwin Schellens, CEO Fidea:

"Receiving and settling claims with speed and efficiency, but without sacrificing quality: that's the core task of any insurer. With this application we aim to give our brokers, and our customers, even more effective support. It makes sense to start with claims in car and home insurance; after a loss, every customer wants to return to normal as soon as possible. The digitisation of everyday life is still high on Fidea's agenda."

For more info on this press release, please contact:

Christel Michiels, Fidea Communications,
tel.: + 32 3 203 88 81 or + 32 3 203 85 11
email: christel.michiels@fidea.be - communicatie@fidea.be

Responsible for this press release:

Christel Michiels, Corporate & Branding Communication Manager, tel: +32 497 93 84 61.

Fidea corporate profile:

Fidea positions itself as a solid insurer for retail clients, the self-employed and businesses. The company applies a differentiated distribution approach and sells its policies through independent insurance brokers as well as, within the framework of bank and insurance collaboration, via the Crelan and Bank Nagelmackers distribution networks. Fidea offers high-quality insurance products at market prices that meet the needs of its client target groups. With its Elit3 concept, Fidea has played the role of pioneer in the total client approach. Fidea has also extended this approach to the corporate segment through the Trigoon and thematic programme concepts. In addition to its head office in Antwerp, Fidea has a regional office in Braine-L'Alleud. The company employs 370 people across both sites. Fidea has

been part of the Chinese Anbang Insurance Group since 2015.

Head office: Fidea NV, Van Eycklei 14, 2018 Antwerp - tel.: 03 203 85 11 - www.fidea.be

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