



NAJM Case Study

A Karomi Workflow Automation Case Study

Business Overview

NAJM is an Insurance Services Company that aims at supporting insurance companies and insured clients by providing supporting services in the areas of Liability Determination, Damage Assessment, Clearance, Collection and Risk Management.

Liability Determination:

This service entails attending to the accident in the most optimal time and determining the resulting liability and extent of damages. The output of this process will be a Liability determination report which will be distributed among relevant parties.

Damage Assessment:

This service entails determining the amount of losses incurred and valuating the amount of required spare parts and repair work. The output of this process will be a Damage Assessment report which will be distributed among relevant parties.

Clearance & Collection:

This service entails collection of fees from insurance companies and other parties and clearing their accounts on a periodic basis. The output of this process will be a fees-settlement report that will be submitted to relevant parties.

Risk Management:

This service entails conducting training workshops, awareness campaigns, research and development and providing consultancy in the areas of insurance in order to reduce the risks of traffic accidents.

Challenges

Accidents are reported by people through a toll-free number that lands at the NAJM call center. Call center agents then take down accident details and forward the call to a Command Center. The Police, Ambulance and the nearest surveyor to the accident site are notified by the command center. After visiting the accident site, surveyors report detailed information on vehicles, drivers, insurance information and take pictures of damages caused. These reports are then forwarded to the Police and Insurance companies for claims processing. Additional questions and information sought by police and insurance companies must be answered by the surveyor.

Identifying the exact accident spot is crucial for police and emergency services to respond. Notifying the surveyor nearest to the accident location saves time and helps capture evidence for police and insurance companies. Documenting the sharing information with the Police and Insurance companies is mandatory and is required in their own respective formats.

An Enterprise Portal that includes document management and workflow automation was deployed to allow NAJM take care of the accident reports and take action in a quick and decisive way.

Objectives

The objectives of the project were as follows:

- Provide a single way for call center agents to record accident calls and forward to the command center.



- Provide a convenient way for command center users to identify and notify surveyors nearest to the accident location and re-allocate the survey to someone else if action is not taken within the stipulated time.
- A system for the surveyor to record and document the accident vehicle, driver and insurance details.
- Easy uploading of pictures captured from the accident site.
- Easy submission of all details to Police and insurance companies in their own formats.
- Central dashboard to monitor and report on all the captured information
- Scale the system as operations are expanded to other cities in the Middle-east.

The Karomi Solution

The Karomi Enterprise Suite which consists of the Enterprise Portal, Document Management System and the Workflow management system was deployed at the HO of NAJM in Saudi Arabia.

Call Center Agents: Call center agents working in 3 shifts attend to accident reporting calls. The telephone application of the call center agents are integrated into the Karomi workflow system. As soon as a call is picked up, the telephone system calls the workflow system to start a new workflow, with the call center agent's ID, current date/time and the incoming caller number identified. The call center agent then adds additional information like zone, location, street, etc. into the data capture form and submits the form.

The Karomi system is also integrated into a Vehicle Tracking System (VHS) which identifies the exact latitude and longitude of the accident location. This information is also passed on to the command center.

Call center agents have a dashboard which shows all calls they attended. Each case generated in the system is tagged with a system generated case number which is used for tracking.

Command Center: The command center is manned by users who make critical decisions. The Karomi dashboard displays in real-time new accidents reported and its color coded to show whether it's a fire case or a police case. Fire cases are high priority and the command center makes the calls for dispatching the Fire Services and Ambulances. Police personnel are notified in both Fire cases and Police cases. The time of call to these essential services are recorded in the Karomi system.

Once the emergency services are taken care of, the command center needs to dispatch a surveyor onsite. The Karomi system automatically displays all available surveyors closest to the accident location. One of them is selected and notified. If the surveyor does not respond in 5 minutes or if the surveyor declines the task, the command center personnel re-allocates the work to another available surveyor in that area.

Surveyor: The surveyor plays an important role in the system. All surveyors are equipped with a laptop with internet connection which keeps them informed of all accident jobs allocated to them. Since response time is critical, the surveyor is always logged in to the system and multiple pop-up and voice alerts in Arabic alert the surveyor of new tasks.

The surveyor goes onsite and records information about the vehicles involved in the accident, the driver details, license details and vehicle insurance details. He also has a checklist for recording damages and takes photographs to record the damages.

NAJM Admin: This user coordinates with the surveyors and insurance companies to make sure all information required for claims processing is available. He also coordinates with the Police, Workshops and Towing agencies.



Each vehicle involved in the accident potentially could be registered with a different insurance company. The insurance companies in Saudi Arabia have standardized on a **Liability Determination Report** which is auto-generated by the system from the information submitted from the surveyor. The system also generates a **Vehicle Damage Assessment Report** which is a crucial document for the insurance companies. Notifications to Towing companies are sent through SMS from the system.

Insurance Company: The insurance companies are also part of this system and they can access all the Liability and Vehicle Damage reports. Once the insurance company studies these reports along with the data and comments that the surveyor has submitted, they issue a **Vehicle Repair Permission Report** which allows the vehicle to be repaired by the workshop. The system also has a master list of workshops where the car can be repaired and one of these workshops is assigned. The workshop uses the repair permission report to do the repair and the insurance company will reimburse the workshop directly. The workshop can be different for different vehicles involved in the accident and is based on the type of car, model of car, extent of damage, etc. The case pending with the insurance company is closed once they have gone through the internal formalities and released the claim. The whole case is closed only after all insurance companies of all vehicles involved in the accident, close their respective parts of the case.

Portal: The portal is the gateway through which all users access case related information. The people involved in the accident can login through the portal to check the status of the case. The insurance company can login can check the status of the queries they have raised. Both the Police and Insurance Company can access photographs and surveyor notes.

The system also handles cases where vehicles damage public property and other vehicles are not involved.

Results

The Karomi system pulls together all stakeholders involved in the process, from the time an accident is reported to the time the insurance claims are made. The system provides a real-time window into all the cases and allows users to get all essential information to do their work. As the system is rolled out across different cities in the Middle East, the workflow system will be crucial in processing the information and making sure the case is taken from start to closure.

Service Level Agreements between NAJM and the insurance companies can now be monitored using the system. Corrective action necessary can now be incorporated in to the system easily.

Integration with a backend ERP system for billing purposes is envisaged in the next phase.