

 CCN Insurance Services



International Conference on Insurance Claims

Contributing to a positive CX

29.05.2024

www.ccn-

CCN
group

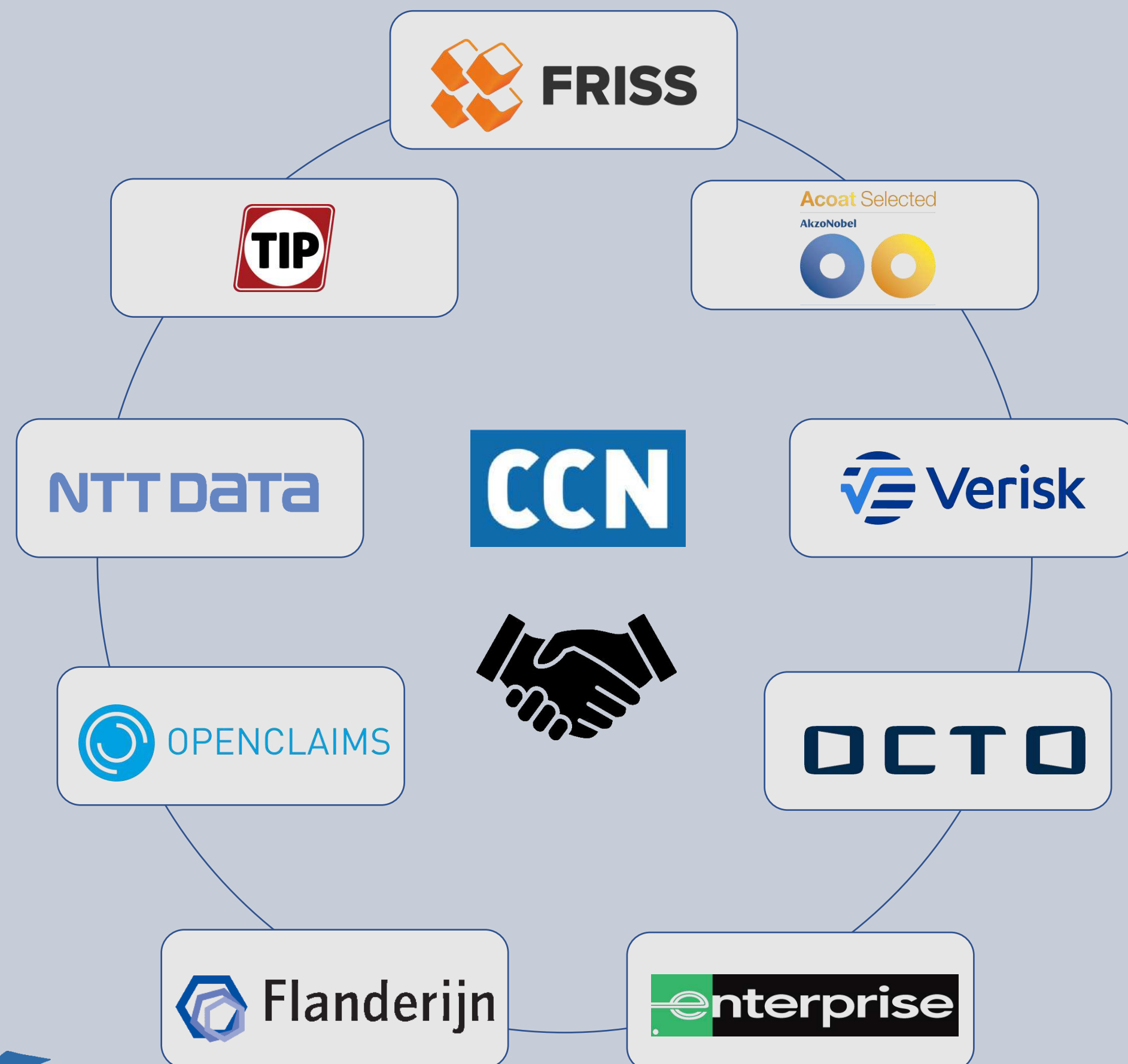


Claims Corporation Network (CCN)

 **CCN** Insurance Services

Claims Corporation Network - A European Claims TPA & MGA

...a strong partner network



... with a wide range of services

Claim & Policy Services

Third Party Services

Legal Services

Flight Claim EU

CCN
group

LLOYD'S
Backed by Lloyd's of London



ISAE 3402
CERTIFIED



Platform As A Service

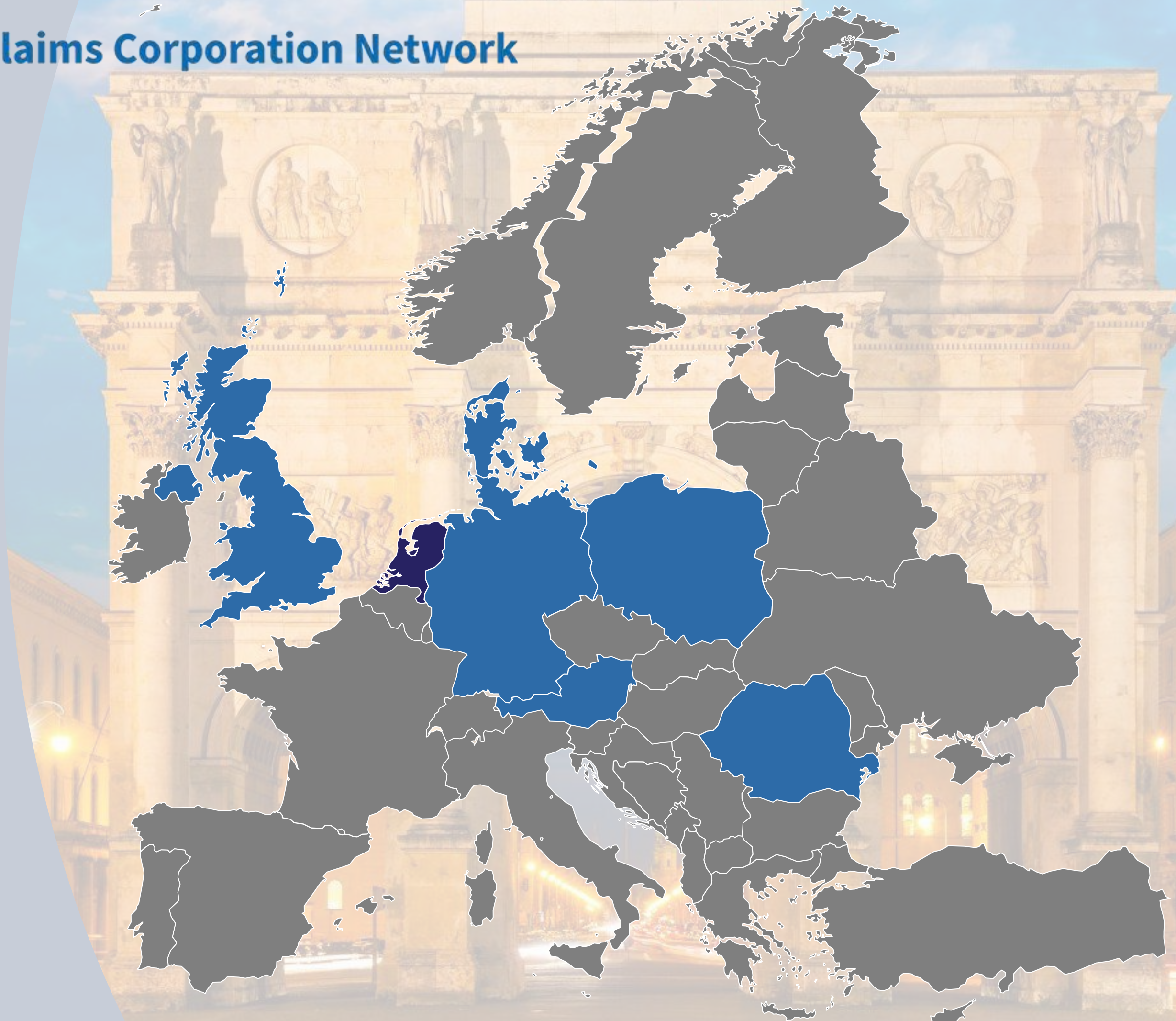


Claims Corporation Network (CCN)

 **CCN Insurance Services**

-  **Claims Corporation Network B.V.**
HQ – Rotterdam, Netherlands
-  **Claims Corporation Benelux B.V.**
Rotterdam, Netherlands
-  **CCN Insurance Services AG**
Munich, Germany
-  **CCN Germany GmbH**
Munich, Germany
-  **CCN Denmark ApS**
Copenhagen, Denmark
-  **CCN Romania SRL. – Flight Claim EU SRL.**
Bucharest, Romania
-  **Coris UK Ltd.**
Dorking, UK
-  **CCN Poland S.p.o.**
Gdynia, Poland
-  **CCN Austria GmbH**
Salzburg, Austria

CCN Claims Corporation Network



* An additional partner network covering over 30 countries





CCN Romania SRL. – TPA Claims Services

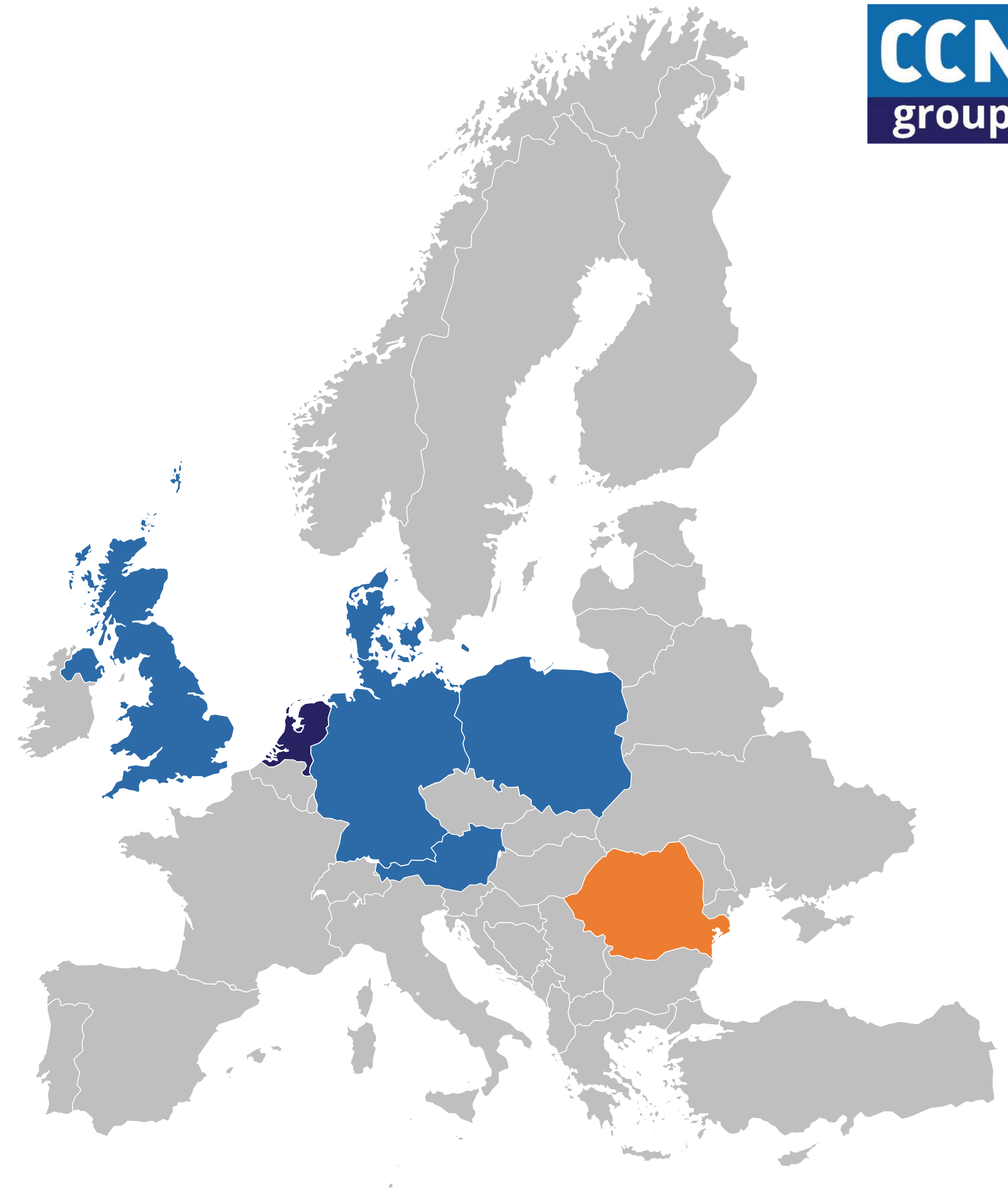
FlightClaimEU SRL. – International Legal Assistance Services for travellers

FlightClaimRO SRL. – Legal Assistance Service for Romanian companies

API SRL – Digital Transformation Consulting Services

Present in Romania since 2016 and acting as regional HQ for CEE region

Bucharest, Romania





Insurance Brokerage



TPA Services



Run-Off Management



IPMI Solutions



**Contract Administration and
Customer Management**



MGA Services



**Green Card and
EU Motor Insurance Directive**

Digital Strategy

Open Insurance

How will Open Insurance impact the experience of insurers and customers in the near future?

May 2024 | Cees Werff

API

Open Insurance

How will Open Insurance impact the experience of insurers and customers in the near future?

What is Open Insurance?

New ecosystem opportunities

How does it work?

How can insurers benefit from using open insurance?

How can open insurance help consumers?

What is Open Insurance?

Open insurance enables information sharing within the insurance industry. It creates more digital and open relationships between insurance companies and customers

Open insurance business models must address 3 essential functions of a data enterprise—consume, share and collaborate.

Consume

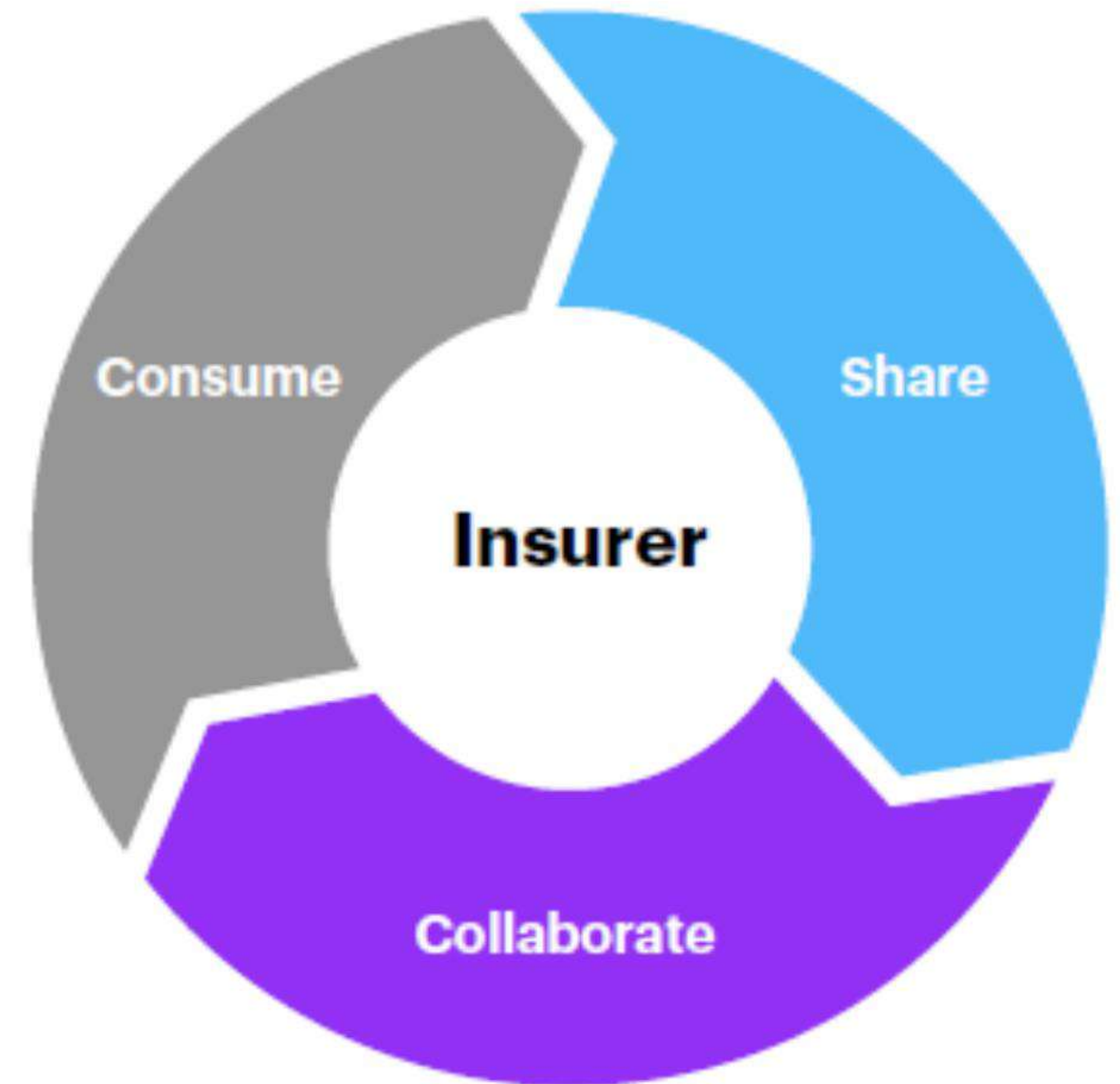
Using external data and services for deeper insights and innovative propositions

Share

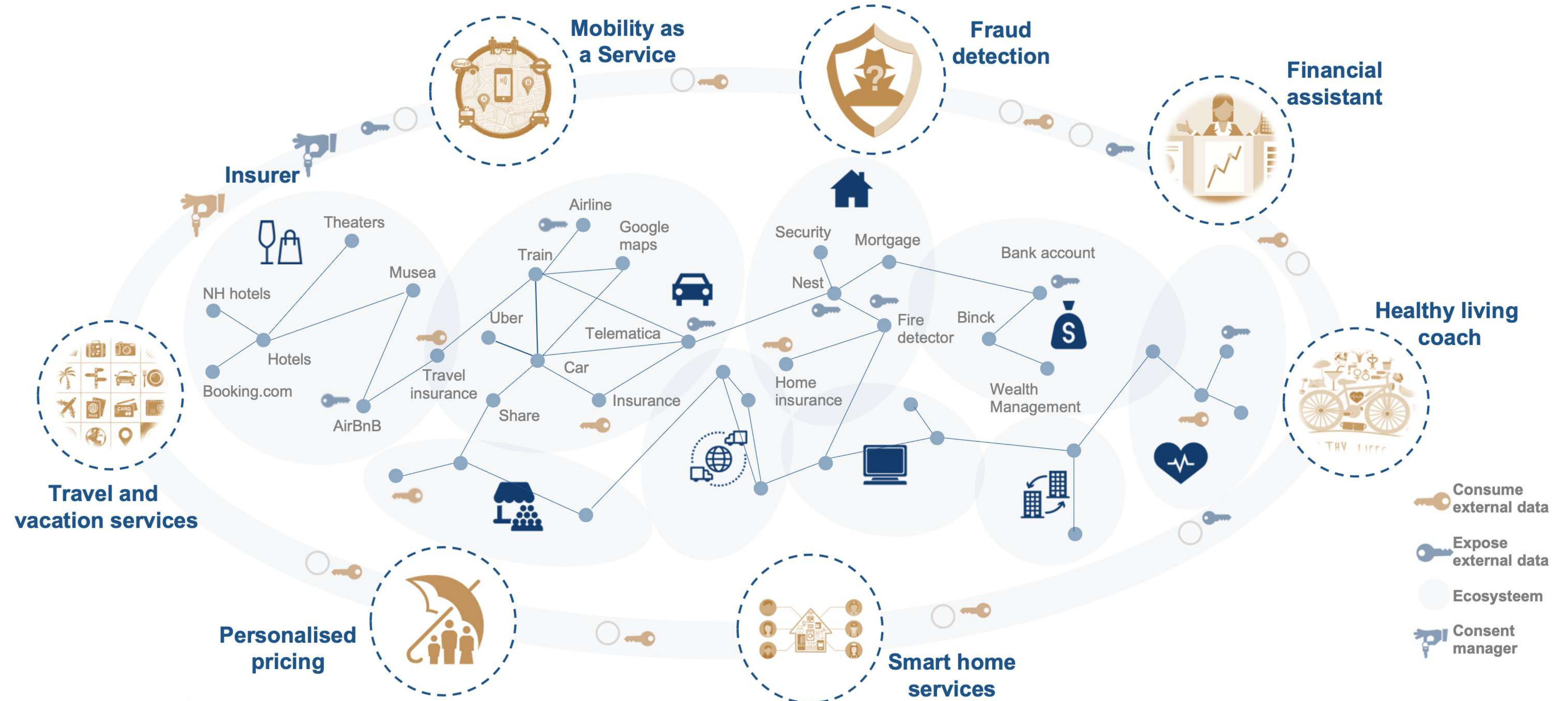
Exposing data and services. Potential to monetize own assets and insights

Collaborate

Integrating and openly innovating with ecosystem partners



New ecosystem opportunities



How does it work?

“Data access is the key for insurers to capitalise on new ecosystem opportunities which are emerging on the back of digital transactions”



How does it work?

Technology

Open insurance is based on APIs
Application Programming Interfaces

APIs are sets of programming codes that allow data transmission from one software product to another.

APIs enable insurance companies to open their data sources and collect data from their consumers, competitors, and third parties.

API BUSINESS MODELS IN OTHER INDUSTRIES

	% revenue via APIs	Description
	50%	Integration of the Salesforce CRM into customers' existing workflows
	69%	Extending of product offering to other digital platforms
	90%	APIs used as connectors to book hotels, flights and cars, etc.
	28% (of total listings)	Integration of 3 rd party seller tools into eBay's Selling Manager

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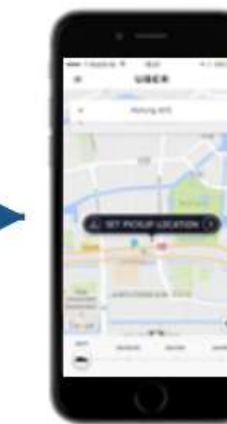
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EXAMPLE UBER

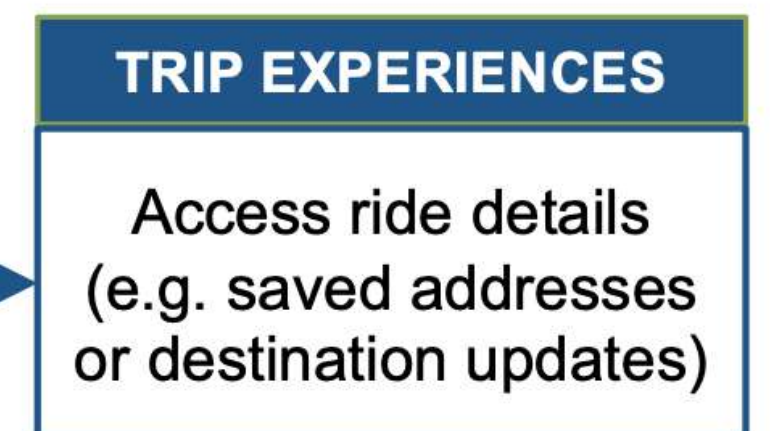
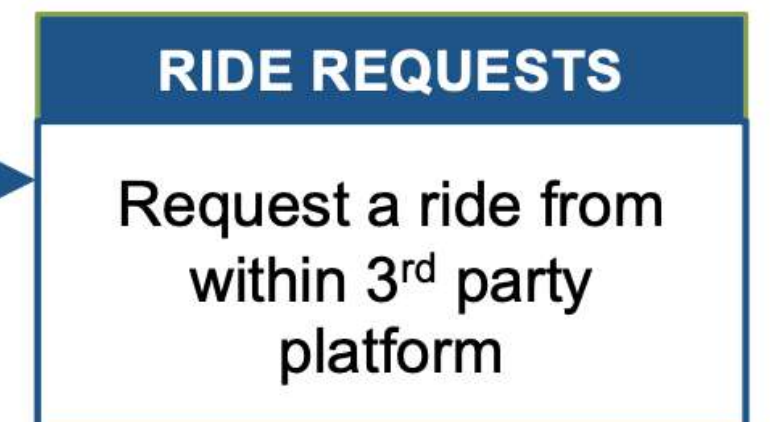
3rd Party inbound APIs



Uber app



Uber outbound APIs



How does it work?

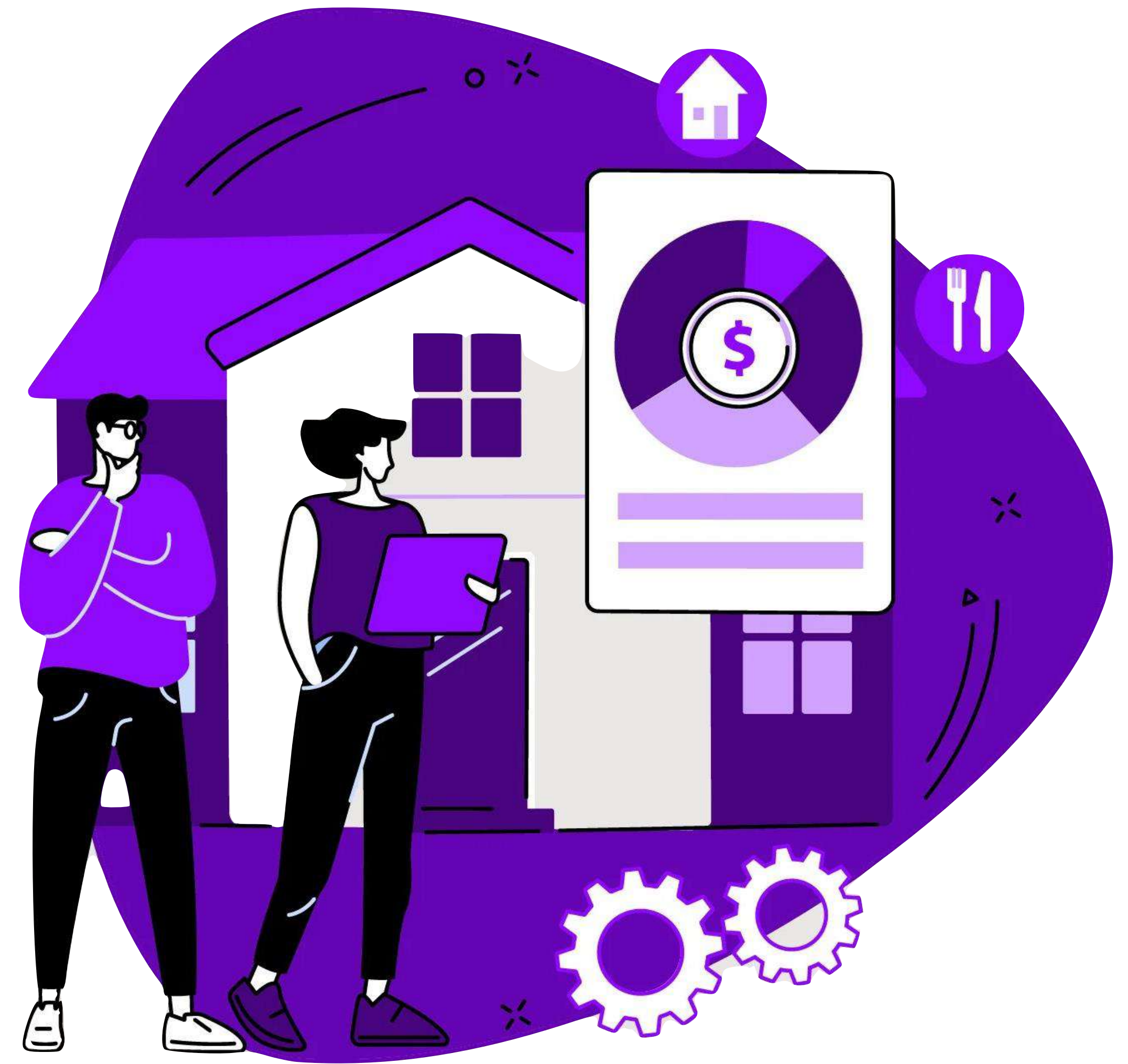
Shared data

Digital authentication allows consumers to share insurance data safely for better experiences, such as:

seeing their information within an app and access the data as a basis for better insurance recommendations

This leads to:

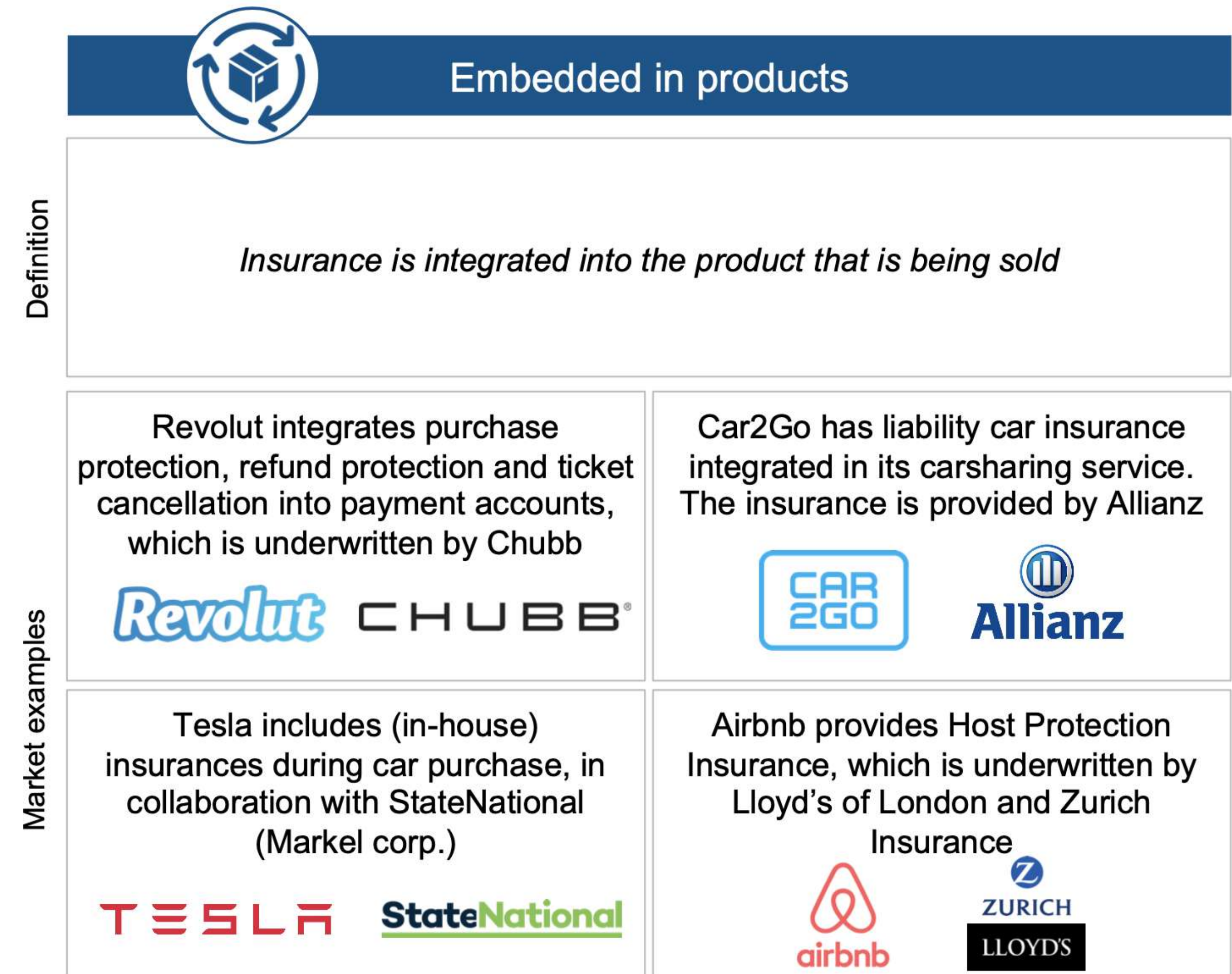
more well-informed decisions by the consumers
more efficient sales processes by the insurers



How can insurers benefit from using open insurance?

Open Insurance can enable Embedded insurance in digital products and transactions. The sharing of user and industry data provides an opportunity to future-proof new and old business models. Which can offer:

- More streamlined products and consumer offers
- Tailored solutions for every customer
- Improved customer relationships
- Increased innovation as a result from insights into what competitors are doing



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	 Embedded in transactions	
Definition	<i>Insurance is integrated as purchase option within a transaction in the (sales) channel of a 3rd party ecosystem</i>	
Market examples	Flixbus offers several travel insurance options for bustrips in collaboration with AXA, such as luggage and missed connection coverage  	KLM offers integrated travel insurance of Allianz Global Assistance during ticket purchasing process  
	Customers can purchase phone insurance in the sales process of Vodafone, provided by Assurant   ASSURANT®	Within Europe Amazon offers 'Amazon Protect' in collaboration with the The Warranty Group   the warranty group®

How can open insurance help consumers?

“Consumers today are used to having a world of information available at the click of a button.”



How can open insurance help consumers?

Open data, together with GDPR and other data protection standards, will enable them to make informed decisions at every stage of their insurance journey.

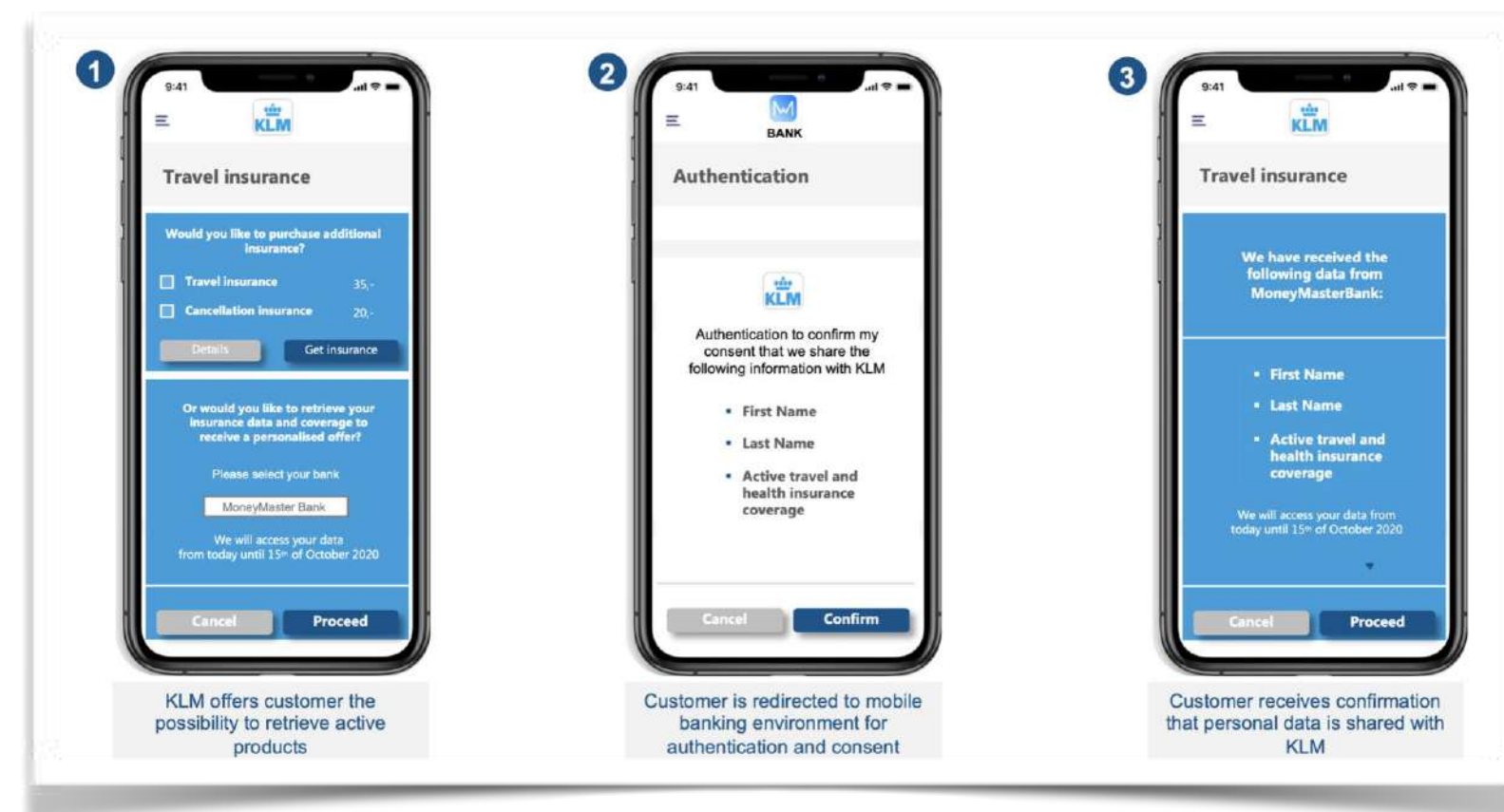
They'll know what kind of plan they have, what terms and conditions come with it, and how it compares to other insurance options on the market.

In case of a potential future loss, it also creates a better understanding of how the consumer will be reimbursed.



How can open insurance help consumers?

These examples illustrates the possibilities when consumer data is shared and embedded into products.



KLM

Booking a ticket and insurance

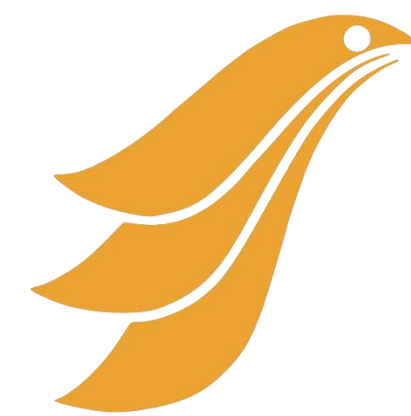
Integrated travel insurance Assistance during ticket purchasing process



Scenario Car Damage

Faster assistance in handling FNOL with realtime data to feed claims accuracy

Ultimate Flight Disruption Insurance Solution

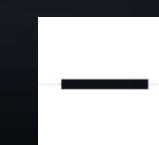


FlyPax

Fly Assured

XPRIMM BUCHAREST 29 MAY 2024

 **CCN** Insurance Services

 **SOCIETE GENERALE**
Insurance

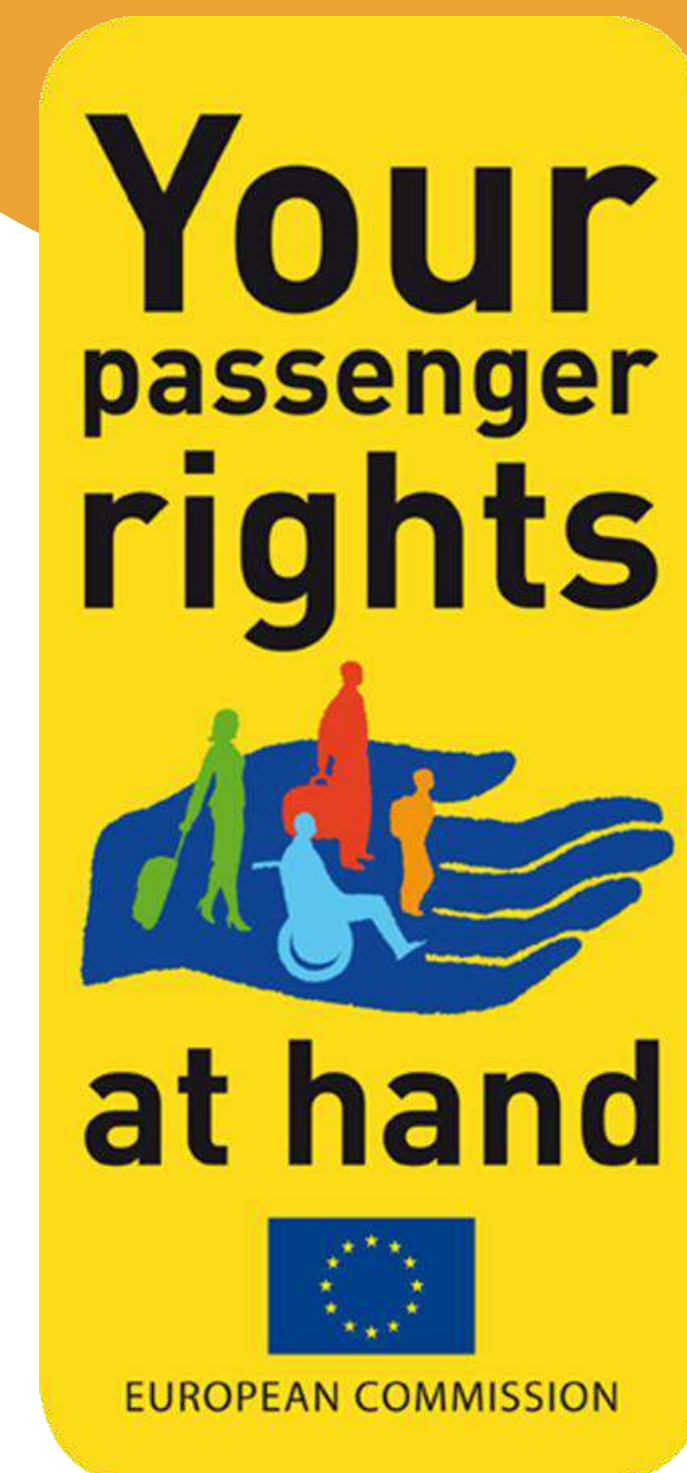
What are **EC 261**
and **ECJ regulations**
for air passengers?

According to **EU Regulation EC 261/2004**, also known as the “**Air Passengers’ Rights Regulation**”, passengers can receive compensation ranging **up to €600 for flight cancellations, long delays, or denied boarding caused by the airline's fault.**

Also actual cost related to the disruption e.g. hotel accommodation transfer and food & beverages are eligible for reimbursements

In 2018, the **ECJ ruled that passengers can receive compensation for internal airline strikes** if the airline could have prevented them.

Before this, strikes were seen as extraordinary circumstances and did not warrant compensation for passengers.





What is FlyPax?

FlyPax is our solution to "**Fly Assured**". If your customer's trip does not go as planned, we not only take care of the paperwork with the airline, but also ensure that the passenger receives the benefits in accordance with **EC 261/04** and **ECJ** regulations and a compensation payment within one week !

FlyPax is proud to be **the first in the world** to offer a comprehensive range of services for flight disruptions!





Insured Risks



Delay: If the arrival of your customer's flight is at least 3 hours later



Cancellation: If the airline cancels your customer's flight less than 14 days before departure



Missed Connection: If the whole trip of your customer is delayed by at least 3 hours due to a previous flight delay



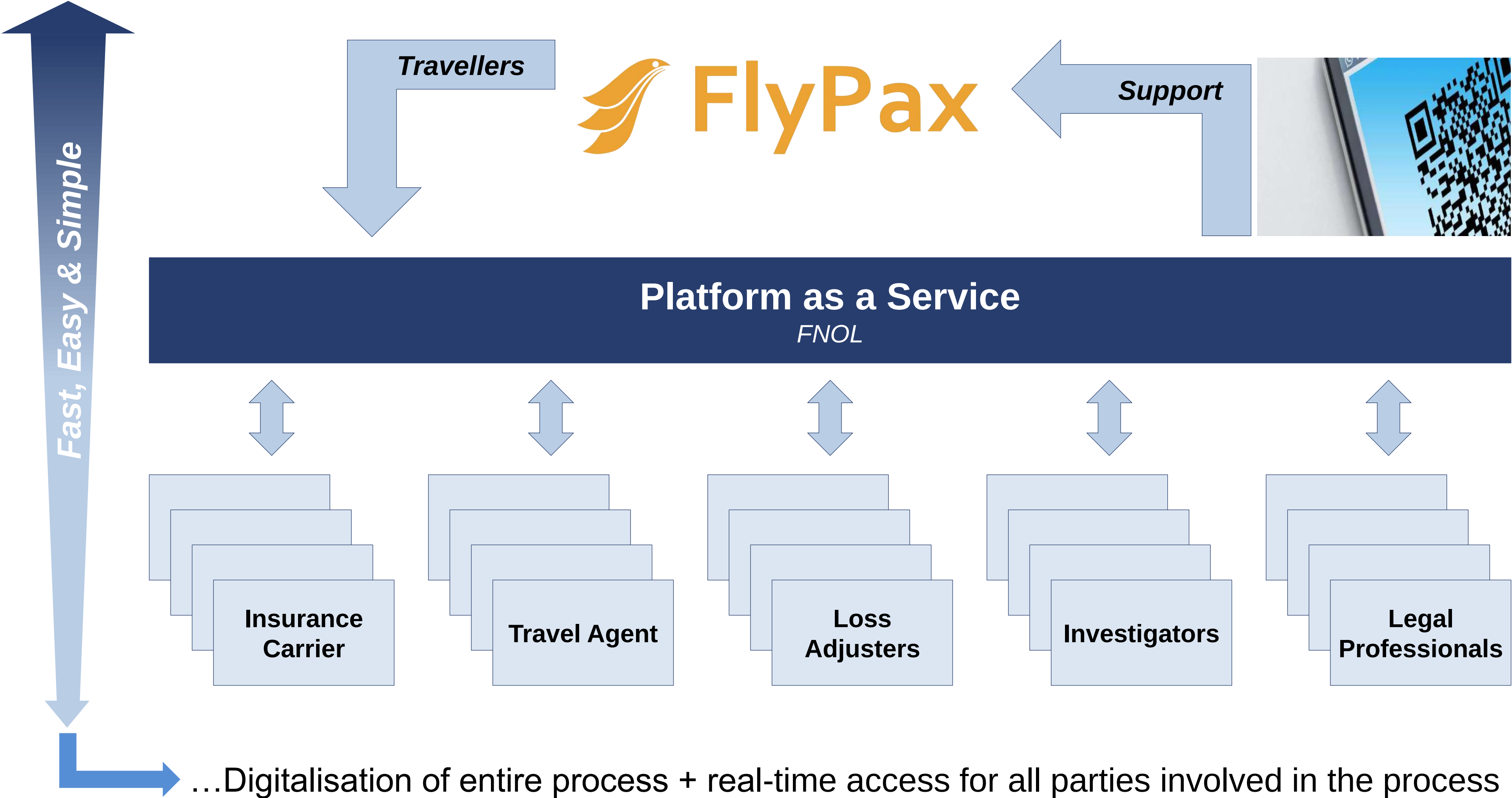
Denied Boarding: If your customer holding a valid flight ticket is not allowed to board the flight



Class Downgrade: If your customer flies in a lower flight class than paid



...PaaS provides overall solution for travellers....



...A transparent and efficient platform to assist your customer...

.... Let's connect & co-create a digital & human evolution!

W: www.claimscorpnetwork.com



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Group CEO – Claims Corporation Network

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Claims Corporation Network

“Your Claim, Our Care”