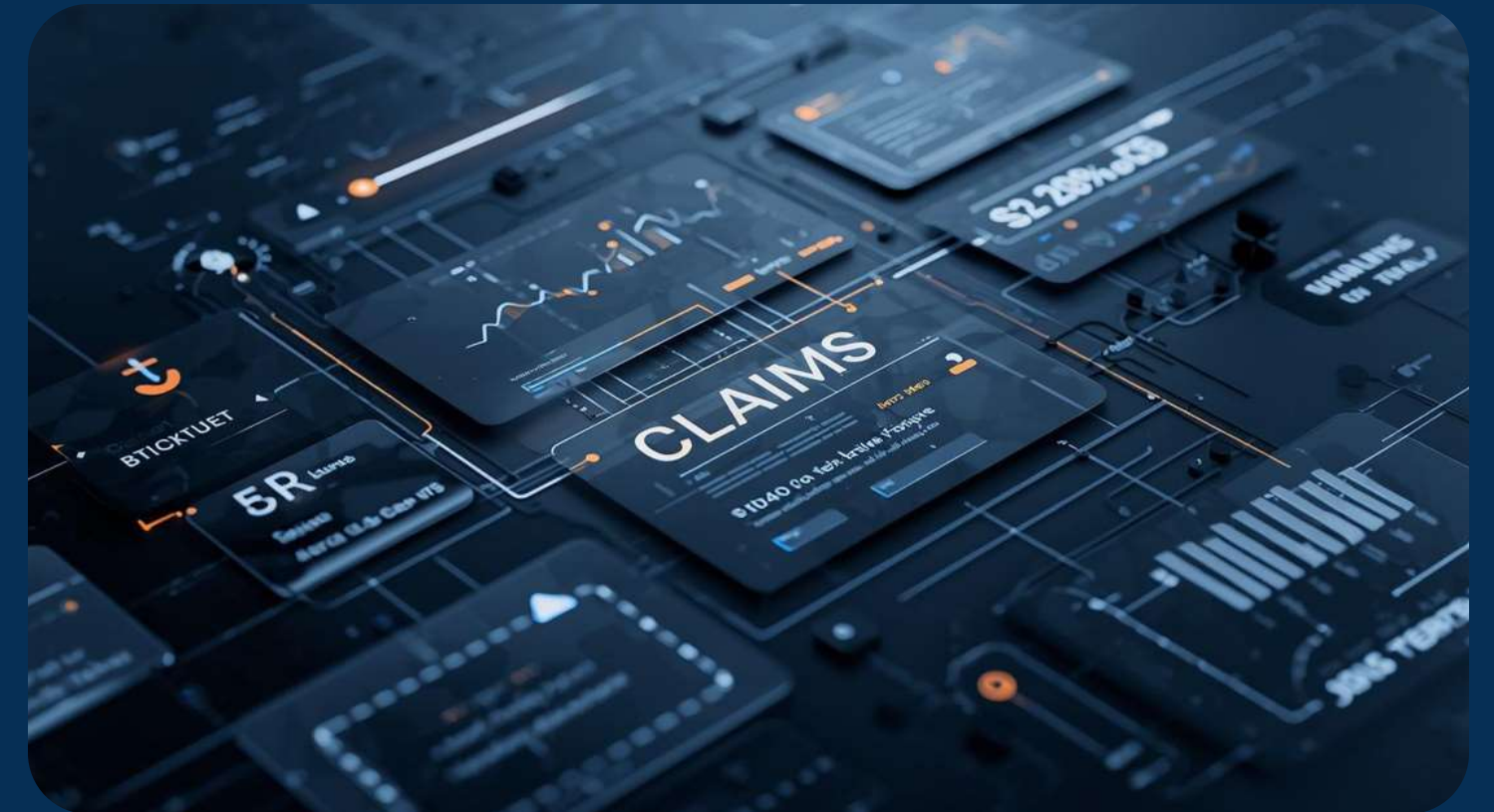


Cross-Border Claims in the Age of AI

- Building the European Claims Ecosystem of 2030



Presented by:
Nikolai Kröger

Introduction

- 20+ years experience in international MTPL claims
- Cross-border litigation of claims in Germany
- Tech and Legal-Tech enthusiast
- Focus: bridging law + technology
- Mission: make European claims faster, smarter, more transparent

Today's Key Challenges

TIME

Fragmented processes –
paper files still common

Lengthy claims settlement

Lack of professionals

Lack of communication

Backlogs

Client Expectation

“Amazon” client experience
as benchmark

Digitalization as prerequisite

Information & communication

Reachability

Costs

Delays increase claims costs
– e.g. litigation

Fraudulent claims

Inefficient processes

Lack of steering claimants

The AI – Opportunity

AI – based Claims Settlement

- Multilingual automation & triage
- Real-time data exchange
- Early legal risk assessment
- Fraud detection
- Cost reduction & faster settlements

VISION 2030

**By 2030
cross-border
mtpl claims
in Europe
should be:**



**24/7 multilingual claims
notification**

Speech (e.g. phone),
speech to text, online



Digital first

Full digital
stakeholder journey



**Transparent &
customer-centric**

Ensuring information
updates - building
trust among
stakeholders



**AI - based Claims
Settlement**

Document analysis,
data extraction,
decision making ...

Contact



Nikolai Kröger
Rechtsanwalt

