

RPM: Smarter real-time decision support



RPM's highly configurable rules engine automates the assignment processes to determine the next best action either: auto-authorise, desk review or full review.

RPM (Risk Profile Manager) enhances the repair authorisation process, allowing an insurer to accurately reflect their risk profile in the segmentation of estimates received from repairers.

All insurers have different appetites for risk ranging from high levels of auto-authority to high levels of scrutiny through field based assessors. RPM's scoring engine operates across the risk spectrum and allows unique parameters to be configured by each insurer.

How does it work?

When an estimate is processed via RPM, that triggers the pre-defined rules, points are assigned. The sum of the points then dictates which risk band the repair falls into.

Over-ride rules can also be used to autosegment a repair even if the sum of the points dictates a different outcome. This could be used, for high value vehicles or specific loss causes.

Benefits at a glance?



Avoid unnecessary engineer costs on low risk estimates.



Identify high risk cases and reduce repair costs through a full review.



Identify high risk total losses quickly and easily.



Speed up the authorisation process.



Increases the level of autoauthorisation while minimising leakage.



Improves workflow and productivity.



Ability to run different rules against certain makes/ models, schemes, work providers or areas of the country.

Features



Fully customisable and configurable in an easy to use UI.



Rules can be configured, tested and swapped as required in a sandbox environment before implementation.



The points scoring engine allows automatic authorisation of repairs that fall within acceptable parameters.



Set certain parameters to always pass or always fail, e.g.: 'always pass' if the cost of repair is under £150 or 'always fail' if there is a carbon fibre repair.



Rules can be tweaked in real time and tested in order to help manage capacity.



Allows for real-time evaluation of new settings to determine how any changes will impact the 'review' or 'fast-track' decision.



Incorporate historical normalized scores and multiple additional factors into rules.

RPM allows insurers to define the rules on risk

Ultimately RPM gives insurers the power to define their risk appetite, and automate the allocation process. Defining what does and doesn't require review, whilst determining the level of scrutiny that each case receives.

There are no restrictions on the number of rules that can be applied and functions such as 'if', 'and', 'or' can be utilised.

Evaluate – Test rule combinations before they are applied

Using an intuitive easy to use interface, rules can be added and tested to measure impact on assignment volumes before they are applied. RPM also enables insurers to periodically check and assess the rules in place, which may at times need to be amended.

RPM enhances the broader suite of applications within AudaTarget; helping to optimise the claims process using predictive analytics and self-serve

