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File claims via a tap - How Getsafe challenges the status quo

Insurance is best when you don't need it. However, when a damage occurs, insurance can make life really difficult for those affected - or quite simple. That's why Getsafe relies on the Carla chatbot, which supports customers 24 hours a day and allows for convenient damage reports via the app.

Efficient and user-friendly claims processing is one of the supreme disciplines of great insurance. It is the moment when customers need their insurance most and are most likely to judge by it. For insurance companies, this means claims can either make or break their reputation. Getsafe accepts this challenge. COO Alexander Grimm explains: "We want to create a whole new insurance experience, and that includes user-friendly, fully digitalised claims processing without confusing paperwork".

To achieve this, Getsafe has completely overhauled its processes: While customer service initially recorded all claims manually, they are now submitted via the Carla chatbot on a smartphone. Firstly, this has the advantage for customers as they are not tied to the availability of customer service by telephone. Secondly, all data on the insurance policy is already clearly documented in the app - there is no need for time-consuming searching for contract documents or customer numbers. And thirdly, Carla ensures that all necessary data is entered, so as to streamline the processing of the claim. In this way, claims can be decided and settled more quickly.

For Getsafe, however, this is only the beginning of a journey. The declared aim is to settle claims fully automatically, so that only a few seconds elapse from the initial claim filing to payment. This procedure has already become a reality for dental invoices as part of Getsafe's dental protection insurance: customers only have to upload a photo of their invoice, which is read and checked by an algorithm.

With this technological approach, Getsafe heralds a new era in claims processing and sets new standards in the relationship between customer and insurance company. In the future, Getsafe wants to expand this technology. "We already have many more ideas for automatic validation and smart algorithms. We will gradually establish these applications," says Alexander Grimm.

About Getsafe

Getsafe is reinventing insurance. The insurtech startup from Heidelberg is using digital solutions and artificial intelligence to help people identify, organize and protect what they care most about in life: With just a few clicks, customers can learn about, buy, and manage insurance conveniently on their smartphone - simple, transparent, and fair. Accordingly, Getsafe sees itself as a technology company that is active in the insurance sector - not the other way around. Together with renowned partners such as Munich Re and leading venture capital investors, Getsafe is simplifying insurance - and thus bringing the concept of multi-line insurance into the digital age.

Learn more about Getsafe on our website or in our social networks on LinkedIn, Twitter, Facebook and Instagram.

Über Getsafe

Getsafe denkt und entwickelt Versicherungen komplett neu. Dazu setzt das InsurTech Startup aus Heidelberg auf digitale Lösungen und künstliche Intelligenz: Mit nur wenigen Klicks können die Kunden eine Versicherung bequem auf dem Smartphone abschließen, diese anpassen oder einen Schaden melden. Unkompliziert, transparent, fair. Denn Getsafe versteht sich selbst als ein Technologieunternehmen, das im Versicherungsbereich aktiv ist - nicht umgekehrt. Gemeinsam mit namhaften Partnern wie der Munich Re und führenden Venture Capital Investoren bringt Getsafe das Konzept der Allsparten-Versicherung in das digitale Zeitalter und hilft Menschen, das zu schützen, was ihnen im Leben am wichtigsten ist.

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