

“The unique capabilities of Hitachi Content Platform give Accident Exchange complete control over its business application data, from call recordings to engineers’ crash reports. With Hitachi Content Platform, we can prevent changes to evidential documentation, retain and delete data, and simultaneously ensure full compliance with insurance and financial industry regulations.”

*Ray Ford
Chief Technology Officer
AIS Group plc*

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Accident Exchange Drives Data Compliance With Hitachi Content Platform

Challenge: Store and retrieve complete accident claim data, from multiple sources.

Solution: Implement Hitachi Content Platform (HCP) to provide total data retention and evidence-quality audit trail.

Outcome: Enables full compliance with industry standards for data retention and provides visibility of all claim data to claim handlers.

The Challenge

Britain is home to 30 million vehicles, which travel 241 billion miles every year and are involved in 12,000 accidents every day. Where the accident was not the driver’s fault, Accident Exchange, part of the AIS Group, helps around 6,000 motorists regain mobility with a fleet of 2,600 vehicles and dedicated agents who handle the paperwork. The Accident Exchange service includes interacting with the at-fault motorist’s insurers and organizing repairs, helping to reduce stress and complications.

Because insurance claims can involve police and, sometimes, legal matters, as well as multiple third parties, keeping absolute track of each case is essential. Accident Exchange also handles insurance and financial matters, which are governed by tight regulatory controls as well as agreed insurance protocols.

Ray Ford, CTO at AIS Group, explains, “The challenge for insurance claims is keeping all the materials in one place, which these days can extend to hundreds of items, ranging from voice call recordings to photos and videos, plus ancillary correspondence. We are obliged to keep verifiable records that ideally cannot be deleted or altered, as they might be used in litigation later. Equally, while regulations require us to retain that data, we are also required to delete it completely on retention expiry, and failure to comply at either end of the data life cycle can invite draconian financial penalties.” He continues, “We have millions of pieces of claims evidence to manage, totaling many tens of terabytes. At any point, we need to be able to find relevant items, know who has been looking at them, and provide an auditable track of that activity – without collapsing under the sheer weight of data growth.”



Accident Exchange
(part of the AIS Group of companies)

INDUSTRY
Insurance Services

SOLUTION
Content Mobility

HARDWARE
Hitachi Content Platform

Outcomes

- Guarantees evidence-quality audit trail of every customer interaction.
- Simplifies management of insurance claim data, from call recordings to engineering reports.
- Cuts operational costs, reduces need for capital expenditure and controls data growth.
- Allows data audit and compliance disclosure requirements.

The Solution

Accident Exchange had formerly followed a traditional route to managing data. Call recordings were managed by the relevant telephony application, and documents and images resided on file servers. Case notes were handled by the company's own in-house claims management application, and archive claim data was moved to file archive locations.

"Operating in a siloed fashion did not give us the control we needed, with multiple proprietary systems to manage and back up and protect all customer interactions. With a minimum retention period of 10 years, our data volumes were in danger of ballooning. As a priority, I wanted to abstract files away from the creating application and bring everything associated with each claim into a single place," explained Ford.

"Ultimately, the agents need all this information available at their fingertips – SMS messages (if used), engineering inspection reports, body-shop photographs, client incident photographs and videos, call recordings, and receipts and other documents – as soon as a customer calls, regardless of how they were created and when. Even though we might have tens of millions of files, we wanted all claim items searchable and listed for access at any time," he continues.

"I knew that for unstructured data like ours, object storage held the answers. Object storage would enable us to present data independently of the source application, and to protect, retain and delete it securely at expiry to meet our compliance obligations," Ford explains.

"HCP was the object storage solution that could meet these criteria. HCP would enable us to read and write data directly from our in-house Accident Exchange application with no intermediate technology or connection layer.

The Outcome

Accident Exchange has moved all of its claims data storage and some of its

non-claims data to HCP, including scanned invoices that are placed directly into purchase ledger namespace. Search and audit processes are streamlined with no need for paper copy archives.

As part of an ongoing project, claims management and related applications, such as the voice call recorders, write data direct to HCP. The platform manages access, audit, protection, retention and expiry of each object, according to defined policies or claim status.

Each object is stored twice on HCP, and then replicated to a remote data center where a second HCP similarly stores twin copies. This arrangement eliminates the need for traditional backup processes, as data is automatically and dynamically mirrored to the second solution. With each object, Accident Exchange has the option to store additional custom metadata, such as origination source, or user and access history, enabling a complete audit trail in compliance with regulatory obligations.

For expired or archived claims cases where regulations require full data deletion, at the retention termination point, HCP can automatically erase all objects associated with the specific case, once triggered. HCP reports completion of the process to central database, so Accident Exchange can prove that the data has been removed. Any future visit to the case information provides a report of the deletion, and confirms compliance, yet the claim remains referenceable for audit purposes. While work on these processes is ongoing, Accident Exchange only retains the data if a legal hold or other process supersedes the retention rule.

"Using object storage on HCP, we can control and report on who has seen data, when they have seen it, and why. For example, if Accident Exchange is asked to provide a record of our interactions with a particular individual's claim, HCP, in conjunction with our claims application, allows us to deliver a complete answer within just a few minutes," Ford explains.

"Additionally, object storage on HCP enables us to eliminate the data silos. All the key applications, such as call recording, interface directly with Hitachi Content Platform using the native RESTful interface. Our agents can see everything relating to a case in one place, without hopping from one application to another, or requiring IT Service Desk support, saving considerable time and improving the customer experience. It also means we are application-agnostic when it comes to refreshing technologies. There is no vendor lock-in as data is abstracted from application."

He adds, "Automated triggered data deletion of expired data ensures we comply with regulations at both ends of the process and over time helps us manage data growth. Eventually, deletion will free up space for new claim data and reduce absolute physical growth. Even as people now add videos to their claims and the storage volume balloons, we know that after the required period the data will be removed, helping to reduce storage space growth and cutting the need for capex (capital expenditure) on storage capacity. This tier of storage is considerably cheaper than Tier 1, which we used in the past, and backup capacity has plummeted also."

Ford concludes, "The unique capabilities of HCP give Accident Exchange complete control over its business application data, from call recordings to engineers' crash reports. With HCP we can prevent changes to evidential documentation, retain and delete data, and simultaneously ensure full compliance with insurance and financial industry regulations."

About HDS

Hitachi Data Systems innovates technology for business and social prosperity. Our IT solutions and services drive strategic management and analysis of the world's data. Ask us how we can help you get started. HDS.com.

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