getaround | snapsheet

Innovative Claims Experiences Drive Customers Back

Getaround leverages the full power of Snapsheet Claims Software and Appraisals Services to drive transformational carsharing experiences and business outcomes.

Challenge

When it comes to the carsharing economy, delivering seamless and convenient cross-device experiences to the hosts and guests that use their digital platforms is table stakes — and, yes, that includes the inconvenient experiences following an accident that involve insurance claims and appraisals. To successfully compete in today's booming carsharing marketplace, companies either need to find an insurance technology solution that meets the needs of this unique market or risk customer churn.

Case in point: San Francisco-based carsharing platform Getaround. While Getaround had already partnered with Snapsheet Appraisals Services to drive more efficient auto damage appraisals after a period of rapid growth, the company was still using a decentralized, homegrown system of Zendesk ticketing and various Google apps to manage claims.

Managing claims within these two bulky systems was not only incredibly inefficient, it prevented Getaround from taking advantage of new tools and innovation happening in insurtech, negatively impacting its employees and carsharing hosts and guests — and, ultimately, its bottom line. "We were struggling to store and analyze necessary data, find vehicles, review and mitigate claims," says Getaround's Director, Community Experience Maly Ohrenschall. "As a result, claims were getting lost, backlogged and overpaid; cycle times were long; and, most critically, host experiences were at an all-time low."

Client:	Getaround
Industry:	Peer-to-Peer Carsharing Service
Geographic Reach:	US
Software:	Snapsheet Claims
Services:	Snapsheet Appraisal Services

Results-at-a-Glance:

<2 months
Implementation time

<2 days
Cycle time

15–20%
Accuracy improvement for virtual appraisals vs. in-person IA

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What Snapsheet Did

Because of Getaround's trusted relationship with Snapsheet, partnering together to build a more efficient, agile and scalable digital claims management system was a natural fit. An innovator in the insurtech space, Snapsheet understands the particular nature of insuring in the sharing economy, which relies on different data, policies and administrative systems that don't necessarily correlate with traditional insurers.

"We have a real trust in the Snapsheet technology," says Ohrenschall. "We're excited about its baseline capabilities and how it gives us the cycles to innovate, improve and grow into the future. Plus, culturally, we're a perfect fit — Snapsheet is innovating for innovators like us."

Accelerated Implementation Speeds Up Competitive Edge

Yet even the best platform is only as good as its implementation. Having implemented Snapsheet Appraisal Services within two weeks — handling 1,200+ estimates per month virtually through Snapsheet's estimating team and platform — Getaround's expectations for the Snapsheet Claims Platform implementation were high. Snapsheet exceeded Getaround's expectations by implementing its new claims system in less than two months, a testament to the power of Snapsheet's cloud-native software and the dedicated support of the Snapsheet implementation team. "Snapsheet support was amazing, getting back to us within an hour, if not earlier," says Getaround Product Manager Matthew Willard. "The Snapsheet documentation is really exceptional, which is definitely not the case with others. The API documentation, for example, has everything you need — one and done."

After launch, Snapsheet continued its close coordination with Getaround's product team, enabling fast implementation of additional features, like keywords and expanded omnichannel engagement, as well as ample

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>
> **Maly Ohrenschall**
> Director, Community Experience
> Getaround

opportunities to test new workflows through no-code configurability. "Snapsheet is really unique," says Willard. "From bi-weekly meetings to ad hoc interactions, the team works with us the whole way, sharing ideas and making sure we understand the system, know about new features and what's coming down the road."

By helping optimize the system to meet their changing needs and goals, Getaround now has a dynamic claims solution that allows them to access critical structured data and implement workflows and business processes that its previous system prohibited. "Snapsheet is the only company we found that is leveraging the full power of a truly digital and automated approach," says Willard. "With Snapsheet, we're able to understand our gaps and fill the void."

Value Delivered

Getaround looked to Snapsheet for knowledge and expertise on how to handle virtual estimating and appraisals — and the impact of Snapsheet Appraisal Services was immediate. Aside from being able to run 100 percent of Getaround's virtual estimating and appraisals through Snapsheet from day one — allowing for 1,400 processed claims within the first week — Snapsheet's professional guidance on how to conduct estimates and how to achieve special rates at particular body shops enabled Getaround to easily and instantly find appraisals success.
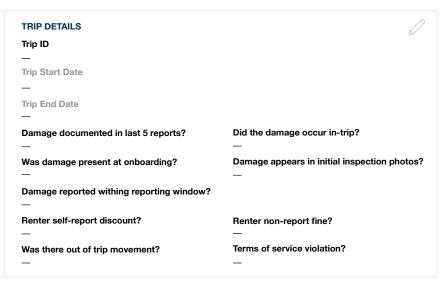
In addition, due to the inherent nature of the Getaround's business model, the company needed to capture certain data and metrics that don't fit into the typical insurance model. So, Snapsheet optimized the Snapsheet Claims platform for Getaround, adding a "carsharing configuration" during the implementation that would also capture the relevant information.

TRIP DETAILS

Trip ID
—

Trip Start Date
—

Trip End Date
—

Damage documented in last 5 reports? —	**Did the damage occur in-trip?** —
Was damage present at onboarding? —	**Damage appears in initial inspection photos?** —
Damage reported withing reporting window? —	
Renter self-report discount? —	**Renter non-report fine?** —
Was there out of trip movement? —	**Terms of service violation?** —

Trip details captured as part of a carsharing configuration implemented for Getaround's claims management platform.

Having everything in one system is so much **more efficient**.

Completed in just three weeks, this addition included updated claim fields and policy integration enhancements to accommodate the specific nature of rideshare claims, allowing Getaround to leverage greater automation and build in additional assignment rules into their claims process. As a result, Getaround is able to realize automation and cycle time goals even faster — *improving claims payments by four to five days, on average.*

"Having everything in one system is so much more efficient," says

Ohrenschall. "The ability to monitor accuracy and quantify and score that internally is much easier and has reduced escalations. Snapsheet has empowered us to deliver more seamless experiences for guests and hosts and build a trusted foundation for customer insurance."

Additionally, Snapsheet helped Getaround migrate its legacy claims data into the Snapsheet system. Given the uniqueness of Getaround's claims data, this effort requires extra attention to ensure that the data is correctly classified in the Snapsheet system and allows for accurate reporting for Getaround's business. "The precision of the data and the trust is much higher with Snapsheet," Willard says. "We now have insights that can anticipate things like frequency and inform better decisions. With the Snapsheet Claims platform, we now have a real big win."

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Looking Ahead

Getaround would like to leverage Snapsheet to achieve its North Star: a completely touchless claim in all states that allow for this level of automation in claims resolution. Leveraging Getaround's proprietary technology, when an accident happens in these markets, the device will automatically trigger the Snapsheet Claims platform to appropriately process the claim, and then resolve and close the claim for the host in as little as 24 hours."

"With Snapsheet Claims, the possibilities are endless," says Willard. "The platform allows us to optimize processes and operations through no-code workflow capabilities that require zero IT projects. Within the carsharing economy, we all have built-in programs, but Snapsheet empowers us to execute our programs in a unique way that is a true differentiator."

In other words, Getaround can now truly deliver on its promise to provide convenient and seamless customer experiences. And that's priceless.

Powering the road to virtual and touchless claims

Request a demo