

getaround

How Getaround harnessed the full power of digital claims management with Snapsheet



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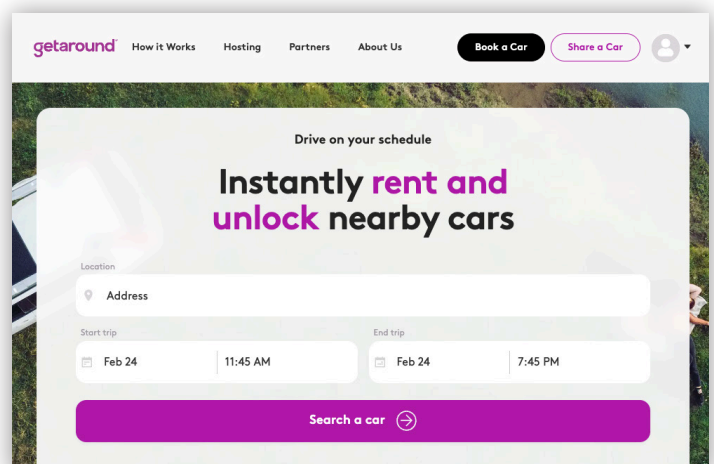
Meet Getaround

San Francisco-based startup Getaround is on a mission to improve life for people living in cities and communities around the world with digital access to a carsharing marketplace. The contactless, peer-to-peer carsharing solution is generating a buzz with users.

Since 2009, the company has expanded to more than 1,000 cities with plans to continue growing. People living in one of Getaround's markets can use an app to book different types of vehicles whenever needed. And car owners may choose to list their vehicle for rent when they are not using it.

Getaround's solution increases access to transportation for individuals when they need it, increases mobility by reducing traffic congestion in cities, reduces pollution, and aids in sustainability efforts.

The startup wants to delight customers by offering a simple, intuitive service for both vehicle owners and guests through digital technology.



The Challenge

Hosts and guests expect a seamless and convenient cross-device experience when they use a carsharing app. Consumers demand a fast, intuitive, elegant digital experience. To successfully compete in today's booming carsharing marketplace, companies need to find an insurance technology solution that meets the needs of this unique market or risk losing customers.

A pivotal moment of truth for Getaround happens during the claims process. If a guest has an accident while driving a vehicle they have rented through Getaround, the claims process begins. And this crucial moment is when lots of things can go wrong if the right technology and workflows haven't been established.

Before Snapshot, Getaround was managing its claims in two decentralized systems. Not only was this incredibly inefficient, but it also prevented Getaround from taking advantage of new tools and innovations. These negatively impacted employees, 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."

Getaround's vision of delighting customers through its simple, intuitive solutions carries over to its claims philosophy, but the company needed a strong technology partner to deliver and streamline its claims solutions while providing best-in-class service to its hosts and guests.



The Solution

Getaround was already working with Screenshot to use its pioneering virtual appraisal technology to streamline auto damage estimates and repairs, so it was a natural fit to connect with Screenshot's claims management platform.

Because of Getaround's trusted relationship with Screenshot, partnering together to build a more efficient, agile, and scalable digital claims management system was a natural fit. An innovator in the insurtech space, Screenshot 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.



Migration — Legacy Claims to New Platform

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

Configuration — Meeting Customer Needs

Because of the inherent nature of Getaround's business model, the company needed to capture certain data and metrics that don't fit into the typical insurance model. So, Screenshot optimized the Screenshot Claims platform for Getaround, adding a carsharing configuration during the implementation that would also capture the relevant information.

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 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 an average of 4 to 5 days.

Implementation – Drive Change Quickly

The best claims management platform is only as good as its implementation. Having implemented Snapshot Appraisal Services within two weeks — handling 1,200+ estimates per month virtually through Snapshot's estimating team and platform — Getaround's expectations for the Snapshot Claims Platform implementation were high. Snapshot exceeded Getaround's expectations by implementing its new claims system in less than two months, a testament to the power of Snapshot's cloud-native software and the dedicated support of the Snapshot implementation team. "Snapshot support was amazing,



"Snapshot is the only company we found that is leveraging the full power of a truly digital and automated approach. With Snapshot, we're able to understand our gaps and fill the void."

Matthew Willard
Senior Product Manager

getting back to us within an hour, if not earlier," said Willard. "The Snapshot documentation is really exceptional, which is definitely not the case with others. The API documentation, for example, has everything you need — one and done."

Transformation – Optimize the Claims Experience

By helping optimize the system to meet its changing needs and goals, Getaround now has a dynamic claims solution that allow them to access critical structured data and implement workflows and business processes that its previous system prohibited.



Continuous Improvement — Post-launch Updates

After launch, Screenshot continued its close coordination with Getaround’s product team, enabling a fast implementation of additional features, like keywords and expanded omnichannel engagement, as well as ample opportunities to test new workflows through no-code configurability. “Screenshot 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.”

The Results

Getaround plans to leverage Screenshot 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 Screenshot claims management platform to appropriately process the claim. This leads to resolution and closure for the host in as little as 24 hours.

“With Screenshot Claims, the possibilities are endless,” Willard said. “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 Screenshot empowers us to execute our programs in a unique way that is a true differentiator.”

In other words, using Screenshot’s best-in-class technology Getaround now truly delivers on its promise to provide convenient and seamless customer experiences.

And that’s priceless.

Snapshot Claims Management

Insurance Claims Software for a Virtual World

Our innovative, digital insurance claims
software was built with you in mind

**Get up & running in weeks
with our modern claims
management platform.**

See Snapshot in action with a personalized demo

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