



DELIVER SUPERIOR CUSTOMER EXPERIENCE IN FINANCIAL SERVICES

Customer experience is much more than customer satisfaction. Customer experience goes beyond the management of expectations to better engage with customers at each and every interaction along the customer journey.

Delivering a positive customer experience can drive commitment to the organisation, loyalty to the brand, additional purchases and positive consumer endorsements - but only if done well and fueled with the right information. The Iron Mountain InSight® Platform provides the most connected information management foundation to deliver endless possibilities that help Insurers and Banking institutions raise the bar when it comes to exceeding customer expectations.

USE CASE #1

DELIVER AN END-TO-END DIGITAL CLAIMS EXPERIENCE

- Deliver multichannel First Notice of Loss.
- Access all policy content and documentation to determine coverages.
- Leverage AI to deliver straight through processing for simple Claims.
- Ex: Windshield damage, rental car reimbursement, etc.
- Automate workflow generation for complex Claims.
- Ex: Property damage, bodily injury, motor vehicle damage, etc.).
- Use AI for Claims segmentation.
- Ex: Assignment of a Claim to the best qualified Claim handler).
- Automatically create default file structures based on claim types to speed the review process.

- Enhance fraud detection using AI to identify red flags.
- Automate notification to consumers of current Claims status to eliminate constant status requests.
- Provide mobile capture of photos and invoices.

USE CASE #2

ENHANCE THE OVERALL MORTGAGE LENDING EXPERIENCE

- Utilise AI to automatically understand and validate mortgage lending forms
- Automatically identify and index all documents associated with Mortgage Lending Ex: Tax Documents, Appraisals, Pay Stubs, Property Titles, etc.
- Eliminate "Stare & Compare" processing tasks such as validating data on forms, and focus more on the customer experience.

- Automatically perform routine calculations such as computing annual income based on pay-stub data.
- Optimise workflows to route exceptions to relevant staff without human intervention
- Reduce costs, expedite loan approvals, and drive more volume per employee by eliminating remedial tasks.
- Deliver Mortgage Loan decisions in hours or days, not weeks.

USE CASE #3

EXPEDITE THE UNDERWRITING EXPERIENCE

- Provide rapid underwriting decisions through the automated real-time processing of insurance applications.
- Leverage more information from more sources than ever before (ie: weather, GPS, maps, social media, etc.) to build more accurate risk profiles and pricing.
- Use AI to assist in the detection of soft premium fraud in insurance applications such as inconsistencies associated with teenage drivers in the household, where the vehicle is housed, miles driven per year, or the inappropriate designation of a vehicle for farm use.
- Automate processes to reduce human errors, evaluate inconsistencies and validate information in real-time

USE CASE #4

PROVIDE REAL-TIME CONSUMER CREDIT EXPERIENCE

- Help predict the likelihood of fraud, or defaults from existing data and content as well as third party information sources.
- Leverage AI to ensure adherence to Fair Lending regulations.
- Utilise machine learning to process more data from traditional and non-traditional sources for better credit decisions.
- Deliver real-time credit decisions direct to the customer via any device.
- Reduce costs associated with manual due-diligence processing.

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ABOUT IRON MOUNTAIN

Iron Mountain Incorporated (NYSE: IRM), founded in 1951, is the global leader for storage and information management services. Trusted by more than 220,000 organisations around the world, and with a real estate network of more than 85 million square feet across more than 1,400 facilities in over 50 countries, Iron Mountain stores and protects billions of information assets, including critical business information, highly sensitive data, and cultural and historical artifacts. Providing solutions that include secure storage, information management, digital transformation, secure destruction, as well as data centres, art storage and logistics, and cloud services, Iron Mountain helps organisations to lower cost and risk, comply with regulations, recover from disaster, and enable a more digital way of working. Visit www.ironmountain.com for more information.