Luminance

Automating Insurance Claim Analysis

CLYDE&CO

Clyde & Co is a leading global law firm, specialising in the sectors that underpin global trade and commercial activity, namely: insurance, transport, infrastructure, energy, trade and commodities. The firm has 480 partners, 2400 lawyers, 3200 legal professionals and 5000 people overall in over 60 offices and associated offices worldwide.

Since early 2022, Global Top 100 law firm, Clyde & Co, has been using Luminance to automate the review of incoming medical insurance claims. As the biggest legal provider to the UK casualty market, Clyde & Co sought a next-generation technology that would automatically detect key information contained within insurance claims, allowing its expert Casualty Practice to streamline much of its analysis and rapidly advise clients whether to settle or dispute potentially fraudulent claims.

First Results Achieved Within Hours of Roll-Out

Following extensive market research, Clyde & Co opted to use Luminance after being impressed by the sophistication of its next-generation AI. As Luminance is an entirely plug-and-play technology, the firm was up and running on the platform within 24 hours and experiencing instant value. This stood in stark contrast to the lengthy implementation periods offered by existing service providers in the market. After completing just 20 hours of work within the platform, Clyde & Co's lawyers reported that Luminance's AI had already learned to identify 19/20 key fields within the uploaded claim forms.

> "With Luminance automating much of the claims process, our team can better focus its expertise on helping clients to manage claims and limit indemnity spend."
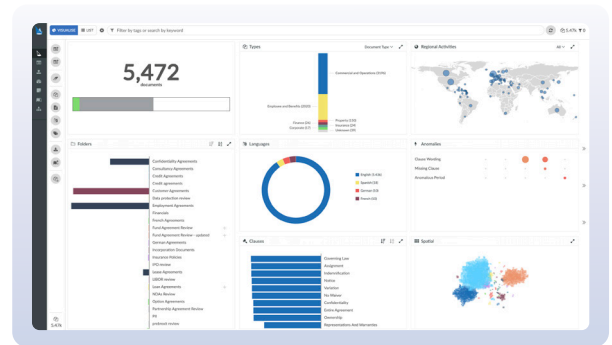
Ben Parsons,
Head of Digital

KEY RESULTS:

No Lengthy Roll-Out
Up and running within 24 hours

Bespoke Concepts Learned
Via point-and-click training

**19/20 Key Fields Recognised**
After just 20 hours of use

Understand the entire dataset at a glance with Luminance's AI-powered data visualisation

Teaching Luminance's AI via Supervised Machine Learning

Clyde & Co was particularly impressed by Luminance's supervised machine learning: this is where the AI can be taught new concepts that might be bespoke to a firm or project. In this case, Luminance needed to learn several new terms and concepts unique to the claims, including whether the claimant was wearing a seat belt at the time of their accident, if medical attention was sought, and whether time had to be taken off work.

Through Luminance's powerful supervised machine learning, Clyde & Co's team was able to show the AI just one example of a new concept, such as 'Injury Prognosis', and teach its meaning via a simple point-and-click tagging system. By retaining this learning and improving its understanding of tagged concepts through increased exposure to the documents, Luminance was able to identify all other examples across the insurance claims.

The flexibility afforded by Luminance's pioneering machine learning approach and ability to learn on-the-fly was stand- out for Clyde & Co, as existing providers in the market had been unable to service their complex use case due to the vast amount of system training and reprogramming required to recognise these unique concepts.
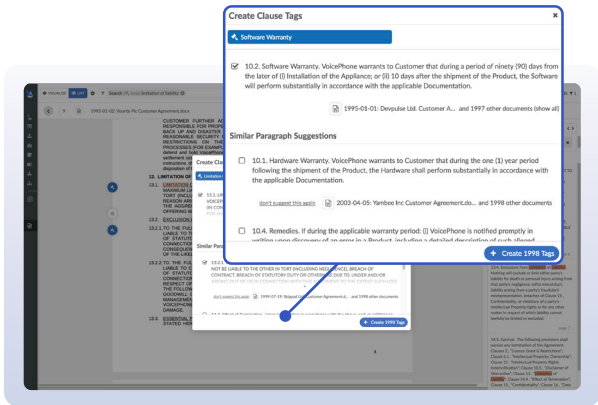
Tag new concepts with one click

Combining Legal AI with Computer Vision Technology

Crucially for Clyde & Co, Luminance also needed to be able to detect checkboxes across the claim forms and then recognise whether they had been ticked — something which is incredibly difficult to achieve in the field of Computer Vision. Due to the sophistication of Luminance's AI and the strength of its R&D, Luminance delivered an industry first with its AI-powered checkbox recognition. This feat was achieved in just a two- week time frame and the functionality remains unique to Luminance within the legal technology space.

> **"We were blown away by what Luminance could do. The speed at which they delivered such complex and sophisticated functionality was exceptional."**

Integrations Create End-to-End Claim Handling

As Luminance has a public API, Clyde & Co has also been able to integrate the platform with a range of other applications used across the firm. This has allowed Clyde & Co to create a seamless, end-to-end solution for claim handling — the first of its kind in the UK. Claims sent to the firm by clients are now automatically routed to Luminance for detailed review. The key datapoints extracted by Luminance are then migrated to another team, ensuring they are fully appraised of all information that allows them to calculate the validity and value of claims.

AI Driving Value for the Firm and Clients

With Luminance automating insurance claim analysis, Clyde & Co has drastically streamlined the process to the extent that it can be handled by just a two-person legal team. Importantly, the efficiencies driven into claims handling have been passed onto clients, who are regularly benefitting from faster evaluations. Clyde & Co's unique AI approach to claims handling has allowed the firm to provide an unparalleled level of service to insurers, helping in its mission to guide and defend clients across the full spectrum of claims.

> **"Luminance is now a key component of our innovation offering, helping us to boost efficiency and further enhance the quality of our legal services delivery with rapid response times."**