

A background image of a woman with curly hair and glasses, wearing a light blue sweater, sitting at a desk and working on a laptop. She is holding a folder or tablet in her left hand and typing on the laptop with her right hand. The image is overlaid with a semi-transparent blue filter.

# **ENSURING COMPLIANCE: ADAPTING CLAIMS PROCESSES TO MEET REGULATORY STANDARDS**



**Learn what  
the regulatory  
compliance  
landscape  
looks like  
today and how  
Entegral helps  
insurers and  
other claims  
stakeholders  
succeed with  
stronger  
policies and  
protections.**



The insurance industry is under growing pressure to meet regulatory requirements, especially within the claims process. Compliance ensures that companies operate fairly, protect customer interests, and avoid penalties.

Failure to comply can result in fines, damaged reputations, and even loss of licenses. For example, noncompliance in a repair shop could mean exclusion from networks which could lead to a poor customer experience due to a delayed claim.

**Entegral** was created to facilitate a better claims ecosystem, providing a platform that connects insurance providers, repair shops, and OEMs in one place. As part of Enterprise Mobility, a global leader in transportation, Entegral's solutions are designed to streamline the claims process, ensuring it remains compliant with regulations and efficient for all stakeholders.

This whitepaper walks through the regulatory landscape for claims and how Entegral plays a vital role in integrating data, reducing operational complexities, and helping insurers manage compliance more effectively.



# How the regulatory landscape is evolving

Regulations governing insurance claims processes vary by region, but all share the goal of protecting consumers. Regulatory bodies such as the Financial Conduct Authority (FCA) in the UK and the National Association of Insurance Commissioners (NAIC) in the U.S. enforce strict standards. Recent changes have focused on consumer rights, data privacy (the General Data Protection Regulation [GDPR] and California Consumer Privacy Act [CCPA]), and timely claims processing. Noncompliance can result in penalties and operational disruptions.

As governments push for more transparency and consumer protection, future regulatory trends are likely to include more stringent data-sharing requirements and sustainability mandates. For instance, there is an increasing focus on the environmental impact of vehicle repairs and parts. Insurers will also need to navigate complexities around telematics data, artificial intelligence (AI) and machine learning (ML) usage, and cybersecurity in claims management.

According to Deloitte's 2024 Insurance Regulatory Outlook report, **88 percent of private passenger insurers** are using or plan to use AI and ML in their operations, and the highest use of AI for insurers is within the claims process. The NAIC's bulletin about the use of AI systems by insurers states that any AI program that insurers adopt needs to consider factors such as:

- What kind of decisions are being made via AI
- How AI could potentially harm consumers
- How much humans are involved in final decisions
- Transparency and explainability for consumers
- Reliance on third-party AI tools

These are building, ongoing concerns that anyone involved in the vehicle claims process needs to be thinking about when planning for growth and compliance.

# Adapting claims processes to meet regulatory standards



Insurers face challenges when maintaining regulatory practices. These include ensuring transparency across multiple touchpoints, managing third-party vendors, and upholding data accuracy best practices.

Compliance failures, such as slow claims processing or mishandling customer data, can lead to legal actions, customer dissatisfaction, and financial losses. Other issues may come from a lack of required notices or disclosures and failure to align payment processes with the necessary policies.

Entegral's platform is designed to help insurers stay compliant through its robust data integration features and real-time reporting. Features like automated compliance checks and vendor certification tools help repair shops and insurers meet industry standards. The platform also simplifies the process of collecting and managing data for regulatory audits helping avoid costly penalties.







# Best practices for maintaining regulatory compliance

Insurers and other claims businesses must be proactive when establishing compliance processes and policies. Here are a few best practices to follow when setting up a plan to improve regulatory compliance:

## 1. Automate compliance checks

Use automated tools to track compliance at every stage of the claims process. These checks should include vendor certifications, data accuracy, and adherence to regional regulations such as data privacy laws. Make sure everyone internally knows their role in this review process.

## 2. Conduct regular audits and data validations

Your review plan should include periodic audits to ensure all processes meet regulatory standards. Validate data across systems to reduce errors, which in turn will lead to fewer delays and stricter adherence to requirements.

## 3. Stay informed about regulatory changes

Keep up with evolving regulations in the insurance claims industry. Implement a system that sends out alerts or updates you about new rules and compliance requirements, helping processes stay aligned with industry standards.

## 4. Establish vendor compliance protocols

Note that compliance issues can easily arise from third parties your business works with. Make sure all third-party vendors, such as repair shops and contractors, are also meeting regulatory requirements. Regularly review their compliance status and update your vendor network if you notice any discrepancies.

# How Entegral multiplies value in the claims process

One of the biggest innovations in recent years has been the incorporation of automation tools to speed up business processes. By automating key aspects of the claims process, Entegral can help reduce labor costs while improving customer satisfaction.

Insurers can quickly approve claims, provide real-time updates to customers, and avoid delays caused by manual data entry. Repair shops and other stakeholders can access this current information and communicate without a lot of waiting or back-and-forth. These improvements can lead to faster claim resolutions and improved customer experiences.

Additionally, Entegral's open API integration enables seamless data flow between insurers, repair shops, and manufacturers. The platform's dashboard provides actionable insights, such as gaps in the claims workflow and new areas of opportunity within networks, helping users track key performance indicators and compliance metrics. These tools empower insurers and repairers to make data-driven decisions – and that approach helps reduce the risk of compliance failures.

Another benefit of Entegral is that it operates on an open platform, allowing businesses to retain ownership of their data. This ensures that they have full visibility into the claims process, giving them more control over compliance and operational efficiency. The flexibility of Entegral's platform also allows for easy integration with other systems, ensuring that insurers, shops, and manufacturers can adapt to regulatory changes without overhauling their entire infrastructure.



# A breakdown of Entegral solutions

The Entegral platform provides users access to several key tools that can contribute to more accurate information and efficient processes. Here are overviews of the main solutions:

## 1. Entegral Suite

The [Entegral Suite](#) offers a comprehensive set of tools for managing the claims process from first notice of loss to resolution. Key features include network management, digital claims dashboards, and data-driven repair programs, all designed to streamline workflows and ensure compliance.

For instance, Entegral helps insurers manage networks of repair facilities and OEMs through real-time data sharing. By leveraging data-driven repair programs, insurers only work with certified vendors that meet regulatory standards, reducing the risk of noncompliance that can come through the wrong partnerships.



## 2. Network Management

Managing an entire network of vendors and businesses can be a challenge for insurers. With Entegral, all repair network information is in one place, where you can update and maintain your data. [Network Management](#) is a web-based tool that easily integrates into existing workflows.

Insurers and other businesses can manage network relationships, improve onboarding and training, and streamline communication. It also gives you the ability to verify any necessary vendor qualifications from the platform.

## 3. Smart Locator

With enhanced intelligence, the [Smart Locator tool](#) allows insurers to identify and select repair facilities based on their certification status and customer criteria such as proximity and languages spoken. This helps improve claims workflows, ensuring customers receive services from compliant, certified repair shops.

The tool automatically assigns recommendations through matches and helps businesses reduce reassignment costs. It can be used as a separate application or via API integration.



#### 4. Smart Assist

Entegral's **Smart Assist platform** digitizes claims for each stakeholder, accelerating resolution times while ensuring that every step of the process meets regulatory standards. It also enhances the customer experience by providing real-time updates and automated communications, making the claims process more transparent and efficient.

The platform helps gather damage details, assess severity, and pairs customers with certified shops. Rental car selection is also an option, even customers without rental coverage can view options.

#### 5. Network Insights

Repair coverage is paramount for a more frictionless claims experience. **Network Insights** helps optimize vendor fulfillment capabilities through data filters, and custom data opportunities.

The tool provides access to over 25,000 shops so users can continually assess growth opportunities and address any gaps within their network.





# Entegral implementation: Best practices for insurers

Entegral's implementation process is straightforward for businesses. Key steps include the following:

## 1. Assess current claims workflows

Start by evaluating your existing claims process to identify bottlenecks, inefficiencies, and areas where regulatory compliance may be at risk. Understanding these pain points will help in determining areas of need and how Entegral can best fit into systems and solve current challenges.

## 2. Integrate with existing systems

A smooth implementation requires seamless integration with your current claims management systems, repair shop networks, and OEMs. Map out integration points and ensure that data flows consistently across all platforms.

## 3. Train teams and vendors

Ensure that both internal teams and external vendors are trained on the new system. Focus on areas like automated compliance checks, reporting features, and customer communication tools for efficient use.

## 4. Lean on support from experts

Use Entegral's team to help with implementation at every step. They can provide guidance and support as you're getting the platform integrated and set up to make sure it aligns with your goals, communication preferences, data touchpoints, and customer needs.

## 5. Monitor and optimize performance

After implementation, regularly monitor performance metrics such as claim cycle times, customer satisfaction, and compliance data. Use the platform's reporting features to identify opportunities for continuous improvement and optimization.



## Trust Entegral for claims regulatory compliance

Adapting claims processes to meet evolving regulatory standards is essential so that insurers, repair shops, manufacturers, and other stakeholders stay competitive and avoid costly penalties. As innovations and trends such as new laws and AI usage impact claims, insurers need to keep up with changes to regulatory requirements to stay compliant and competitive.

Entegral's platform provides the tools necessary to navigate complex regulations while improving operational efficiency through its open platform and robust data integration capabilities.

Find out more about all the tools Entegral can offer your business to streamline claims. [Get in touch with our team](#) today to learn more.







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