

CURE Auto Insurance Goes Live in Claims Operations with Cloverleaf Analytics' Insurance Intelligence Platform

The insurer is better positioned for fast growth after replacing a legacy system and processes with Cloverleaf

SAN FRANCISCO ([PRWEB](#)) June 05, 2023 -- [Cloverleaf Analytics \(Cloverleaf\)](#), the leading provider of insurance intelligence solutions, announced today at the [DigIn 2023 Conference](#) in San Francisco that Citizens United Reciprocal Exchange (CURE) Auto Insurance is now live on Cloverleaf across its entire claims process for the carrier's personal auto line of business which serves drivers in Michigan, New Jersey, and Pennsylvania.

In 2021, CURE began migrating from a legacy platform to coincide with the launch of their Michigan market expansion. The access to data and key performance insights, even when migrating to a modern claims and policy processing platform, wasn't where it needed to be. Claims operational results reporting was only available on a monthly basis and dependent on manual queries from a business analyst. The limitation meant the carrier wasn't in an optimal position for awareness and action enabled by real-time operational insights that are critical for agile decision-making.

“Our search for a solution hinged upon our need to have customizable data reports across all business segments so we could view our operations from a micro and macro vantage point at any time,” said Sean Albert, Vice President of Operations for CURE Auto. “Cloverleaf's seamless Guidewire integration was a major driving factor in why we selected them over other vendors. With Cloverleaf, our entire company is more intelligent about claims from senior executives to entry-level employees so we can make better decisions, which has also made our organization more efficient.”

Cloverleaf provides a comprehensive view of all business operations including KPI monitoring to interactive dashboards. This new level of intelligence helps CURE perform better claims risk assessment and fraud detection. This ensures consumers get the best possible result from their claims as efficiently as possible. Additionally, the insights help senior leadership identify new potential areas of growth.

“Thanks to Cloverleaf, our C-suite is empowered to more strategically guide our company to serve the insured better resulting in greater consumer satisfaction and increased revenue and profitability,” said Douglas Benalan, CIO of CURE Auto. “The advanced forecasting, machine learning, and artificial intelligence that Cloverleaf provides makes us very excited about other areas of our business that can be transformed.”

As part of the implementation, the most impactful claims reports that Cloverleaf built from the ground up for CURE are Workload & Reserve, and Closed Severity reports.

Anthony Galianese, Director of Technical Claims & Agency Division for CURE Auto added, “Being able to understand our reserves and potential financial risk whenever we want is one of the many invaluable additions that Cloverleaf has brought to our claims operations.”

“CURE is a trailblazer that should be recognized for its commitment to maximize the value of their insurance data to make a meaningful difference for the insured,” said Michael Schwabrow, EVP of Sales & Marketing for Cloverleaf Analytics. “Technology has amazing promise when used strategically, and we are confident that the



combination of AI, ML, NLP, and other solutions in our platform are the right mix insurers need to succeed in the coming years.”

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About CURE Auto Insurance

Headquartered in Princeton, N.J., CURE auto insurance is a not-for-profit insurer founded in 1990 by former New Jersey Insurance Commissioner James J. Sheeran and award-winning insurance expert Dr. Lena Chang. Originally heralded as the “cure” for the auto insurance crisis in New Jersey, the CURE business model is different in many ways. The insurer prioritizes how a person drives versus socio-economic status. This unique approach is shaped by the philosophies of its founders and current leadership. CURE auto insurance is licensed to do business in New Jersey, Pennsylvania and Michigan.

About Cloverleaf Analytics (Cloverleaf)

Cloverleaf Analytics is the leader in insurance intelligence solutions, having evolved from Business Intelligence (BI) into providing advanced tools using ML and other emerging technologies to empower carriers to achieve unparalleled growth. Cloverleaf enables carriers in diverse lines of business to create modern products that help insurers remain competitive against new market entrants while redefining what consumers and businesses understand as the meaning of insurance value. For more information, please visit

<http://www.cloverleafanalytics.com>.



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