

It's 8:47 AM. A driver in Brussels hits a pole. By 9:00, the repair is booked.

No one touched the **file.**

The file is the bottleneck.

Not the fleet. Not the driver. The file.

12

phone calls

30

emails

18

days

1

driver waiting

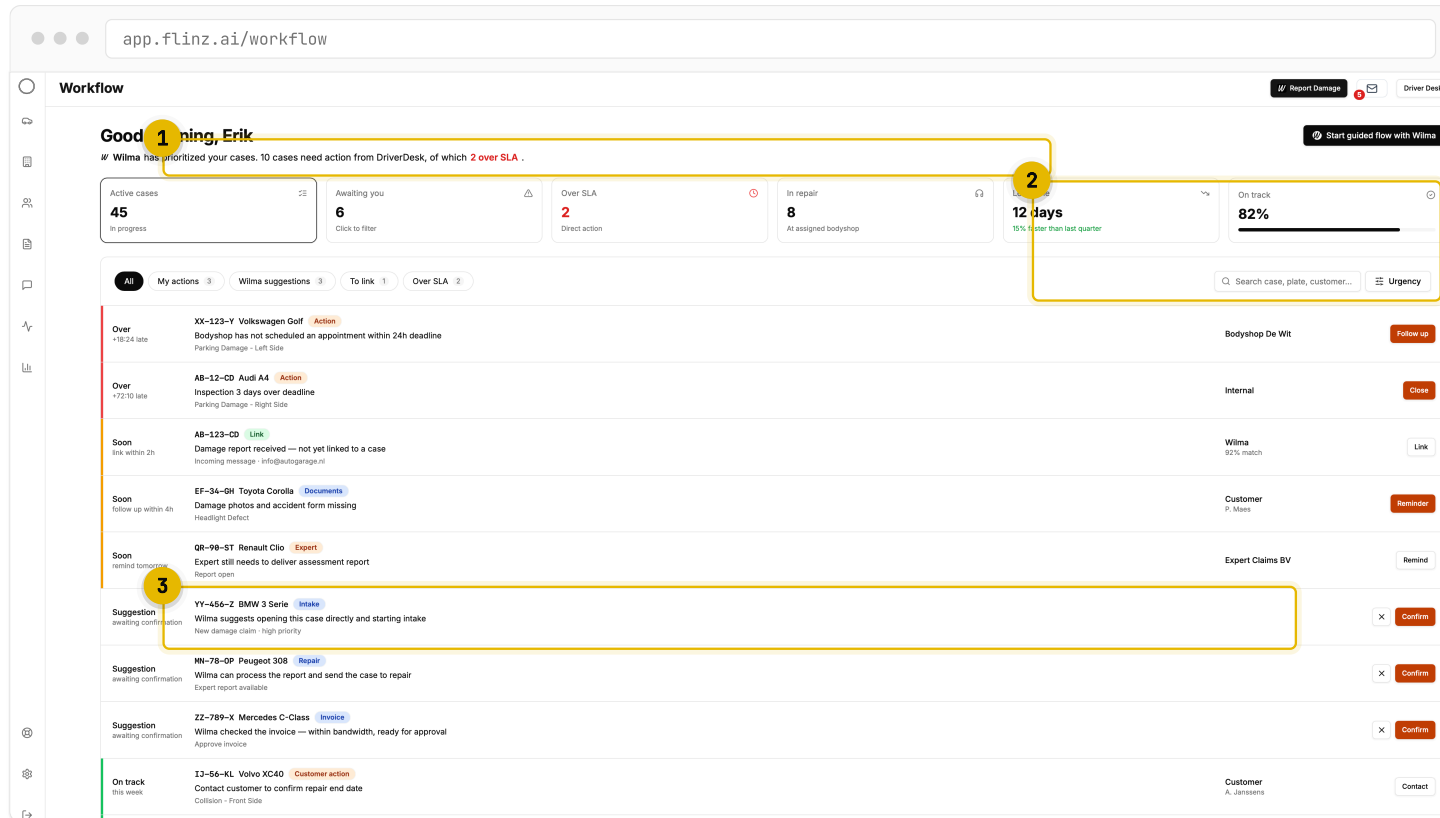
The industry spent two decades digitizing those handoffs — but every late reply breeds three more questions, and the mailbox never empties. Faster screens, **not faster outcomes**: a human still reads, decides, forwards, and waits.



Most AI sits on top of the process. Wilma **is** the process.

Our AI agent runs damage & claims end-to-end — and hands the exceptions to the right person. Here is what that looks like in production.

The morning, run by Wilma.



1 Wilma triages the queue. 10 cases prioritised, 2 over SLA.

2 Live KPIs. 45 active, 12-day lead, 82% on track.

3 Wilma suggestions. Open a case, process a report — you confirm.

Every step — who did it, and when.

app.flinz.ai/workflow/AB-12-CD

Case 1 of 4 in this session Step 7 of 18 33% X Exit

AB-12-CD Recovery

Audi A4 - Parking Damage - Right Side

Open case file

PROGRESS

1 Report received

10:15 - WhatsApp via Wilma

6 Jul - 09:05

2 Case linked & created

Matched to policy

W Wilma 6 Jul - 09:12

3 Verify circumstances

Location, time, cause

You 6 Jul - 09:18

4 Classify claim type

Recovery - TPL

W Wilma 6 Jul - 09:27

5 Special attention

Skipped — no special attention

6 Personal injury — escalate

Skipped — no injuries

7 Waiting for SAF

Third-party statement

SLA: 14 days

External

8 Waiting for police report

Skipped — no police report required

9 Liability-in-doubt

Skipped — liability clear

10 Towing

Skipped — vehicle roadworthy

11 Replacement vehicle

Skipped — vehicle roadworthy

12 Confirm documents

Statement, photos, forms

You

13 Categorize damage

4 photos analyzed

You

14 Hand off for repair

To bodyshop

You

15 Bodyshop confirms

External confirmation

External

STEP 7 OF 18 - AB-12-CD Recovery

2 Awaiting signed accident statement (SAF)

W Wilma Confidence: medium

A third party is involved. I have requested the signed accident statement from the counterparty. I will follow up automatically every 3 days and escalate at day 14.

Requested - auto-follow-up every 3 days - escalation at 14 days.

SAF STATUS

Status	Requested — awaiting signature
Counterparty	Known
Auto-follow-up	Every 3 days
Escalation	Day 14

3 CASE DETAILS

DRIVER

Sophie van Dijk

Dutch Logistics B.V.

Vehicle

Audi A4 (AB-12-CD)

Phone

+31 6 2145 8890

Email

sophie@dutch.nl

Location

4811 XH Breda

CUSTOMER

Dutch Logistics B.V.

Fleet contract - 42 vehicles

Contact

Fleet manager

Phone

+31 20 555 0100

Contract

Full operational lease

SLA

24h first response

SERVICE PARTNERS

Bodyshop De Wit

Breda - 4 km - preferred

Bodyshop

Bodyshop De Wit

Phone

+31 76 522 1180

Expert

Expert Claims BV

Lead time

2 days

INSURER

ASR Verzekeringen

Own damage cover

Policy

POL-000001

Coverage

All-risk

Own risk

EUR 150,00

Claims handler

J. Verzekelaar

Can't do this now - skip

✓ SAF received >

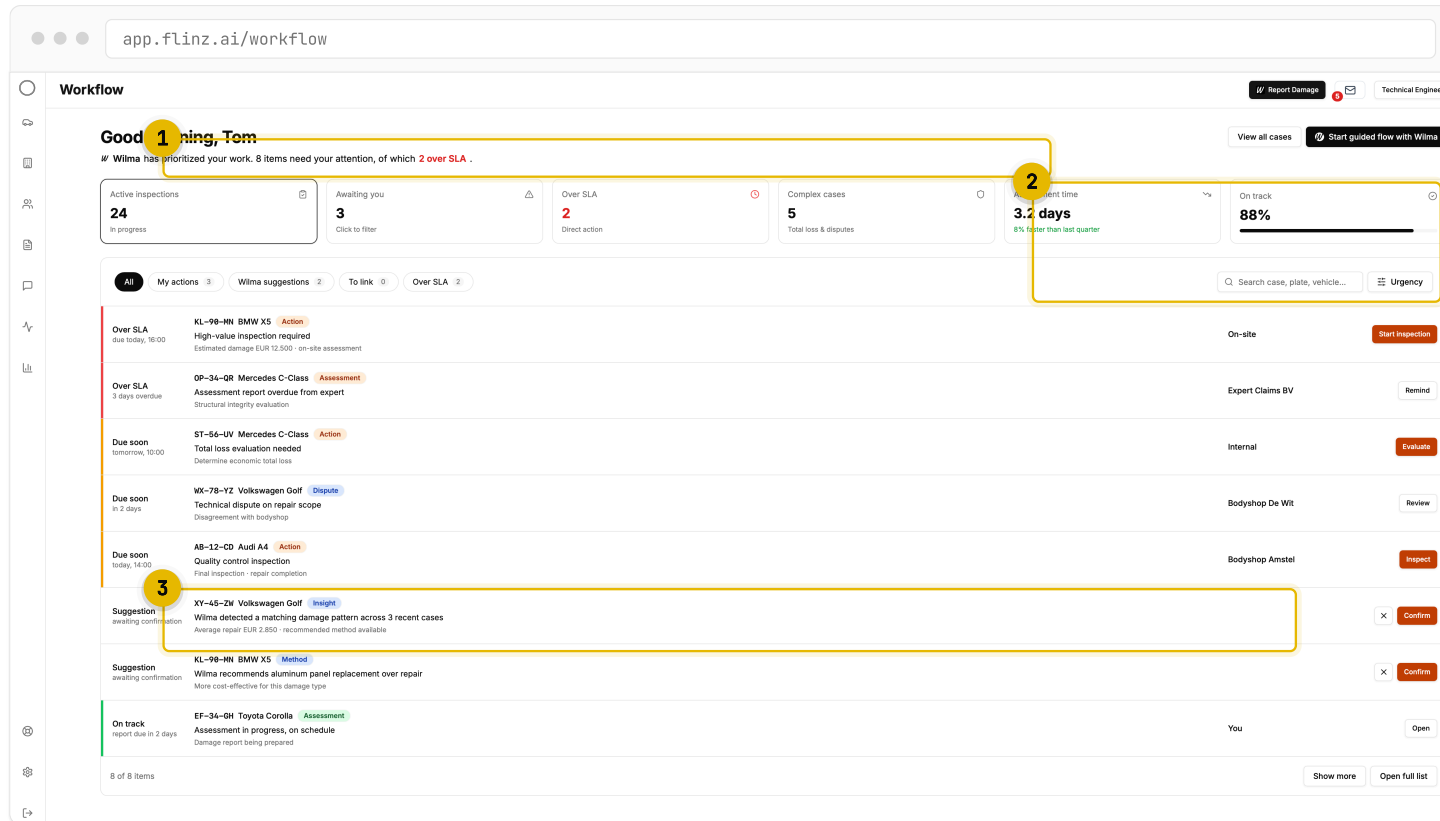
- 1 Wilma vs. You, timestamped.

The audit trail writes itself.
- 2 Wilma keeps it moving.

Auto-follow-up every 3 days, escalate at 14.
- 3 Every party, one file.

Driver, customer, bodyshop, insurer.

Assessment, prioritised for you.



1 Wilma prioritises inspections. 8 need attention, 2 over SLA.

2 Live assessment KPIs. 3.2-day average, 88% on track.

3 Wilma advises method. Aluminium replacement — cheaper for this damage.

Wilma does the maths. You confirm.

app.flinz.ai/workflow/ST-56-UV

Case 1 of 4 in this session Step 8 of 12 58% X Exit

ST-56-UV

Total loss

Mercedes C-Class - Rear-end collision

Open case file

CASE PROGRESS

Case assigned

Routed to technical desk

6 Jul - 09:05

Documentation reviewed

Photos and report checked

6 Jul - 09:12

AI pre-validation

MANUAL REVIEW

Wilma

6 Jul - 09:18

Pravil-escalation

Skipped — no fraud indicators

Damage assessment

Remote, on-site if needed

You

6 Jul - 09:32

Repair steering

Assign a certified repairer

You

6 Jul - 09:40

Appoint expert

Mandatory — recoverable

Wilma

6 Jul - 09:48

Confirm estimate

Confirm parts, labor & value

You

Total loss check

Repair cost vs market value

You

Expert report

Waiting for external expert

External

Quality control

Final inspection after repair

You

Finalize report

Sign off and archive

You

STEP 8 OF 12 - ST-56-UV - Total loss

1

Confirm the estimate

1. Confirm the cost estimate. Wilma pre-analyzed the Audatex calculation — cost, labor, parts and fraud dimensions — and highlighted what needs your attention.

AI Wilma

Confidence: medium

I calculated the repair at EUR 15,200 incl. VAT (18.5% variance vs my prediction). At 78% of the EUR 19,500 market value this exceeds the economic total loss threshold (67%).

Labor 47 h 54 min at EUR 79,60/h - spraywork 33 h 18 min at EUR 81,30/h - rejection cycle 1 of max

DOCUMENTS & EVIDENCE

Damage estimate

Bodyshop - Bodyshop Amstel - Audatex

Damage photos (bodyshop)

Bodyshop - 4 photos - Bodyshop Amstel

Damage photos (driver)

Driver - 2 photos - intake snapshot

2

DAMAGE ESTIMATE BREAKDOWN

Parts (OEM)	EUR 5,786	2.3% vs benchmark
Labor	EUR 3,816	47 h 54 min - rate +1.1% vs regional
Spraywork	EUR 2,708	33 h 18 min - hours +5.2% vs prediction
Environmental fee	EUR 251	
Subtotal (excl. VAT)	EUR 12,562	
VAT 21%	EUR 2,638	
Total repair cost (incl. VAT)	EUR 15,200	
AI variance vs prediction	-18.5%	Threshold 10%

3

CASE DETAILS

VEHICLE

Mercedes C-Class

ST-56-UV

Damage type

Rear-end collision

Location

Amsterdam

Mileage

119,800 km

Year

2018

ASSESSMENT

EUR 15,200

Economic total loss

Parts

EUR 5,786

Labor

EUR 3,816

Spraywork

EUR 2,708

VAT 21%

EUR 2,638

Total incl. VAT

EUR 15,200

Market value

EUR 19,500

Repair ratio

78%

REPAIR PARTNER

Bodyshop Amstel

Amsterdam - preferred

Bodyshop

Bodyshop Amstel

Phone

+31 10 555 0120

Lead time

3 days

Rating

A - certified

EXPERT

Expert Claims BV

Independent assessor

Contact

T. Expert

Phone

+31 20 555 0199

Reference

EXP-ST56UV

Status

In progress

Can't do this now - skip

Confirm assessment

1 Wilma does the maths. EUR 15,200, 18.5% variance flagged.

2 Full breakdown, benchmarked. Parts, labour, spraywork vs prediction.

3 Total-loss call surfaced. 78% of market value — you confirm.

You decide the exceptions. 80 / 20.

app.flinz.ai/workflow/QR-90-ST

QR-90-ST

Recovery

Renault Clio · Rear-end collision

Open case file

CASE PROGRESS

Claim received

Registered by DriverDesk

6 Jul · 09:05

Coverage verified

Leading: TPL insurer (our vehicle)

6 Jul · 09:12

Claim classification

Recovery — automatic

W Wilma 6 Jul · 09:18

Fraud review

Auto-cleared — risk score 6/100

Recovery documentation

Claim package for EUR 6,200

W Wilma 6 Jul · 09:32

Recovery submitted

Sent to Achmea (third party)

W Wilma 6 Jul · 09:40

Awaiting insurer response

Achmea (third party) — response pending

SLE 60 days - auto follow-up when overdue

External

Total-loss check

Skipped — repair cost well below market value

Close claim

Finalize and archive

You

STEP 7 OF 9 · QR-90-ST · Recovery

Waiting for the third-party insurer

The recovery claim is with the counterparty's insurer. Wilma tracks the deadline; when the response is overdue you can follow up, record a partial payment or escalate to legal.

1

W Wilma

Confidence: medium

Achmea (third party) has not responded yet. The 60-day deadline is being tracked — I send an automatic follow-up when it passes. If they pay partially, record it and I track the shortfall.

recovery_payment_received: false · deadline monitored by Wilma.

2

YOUR DECISION

Full payment received (EUR 6,200)

W Wilma's advice

The insurer paid the full recovery amount. Record the payment reference — Wilma books it and completes the recovery workflow.

Record a partial payment

The insurer paid less than claimed. Record the amount — Wilma tracks the shortfall and keeps the claim open.

Send a follow-up now

Don't wait for the deadline. Wilma sends a reminder with the claim reference and due date.

Escalate to legal

Response is structurally overdue or liability is contested. Wilma hands the file to the legal team.

CLAIMANT

Emma Visser

Visser Installaties

Vehicle

Renault Clio (QR-90-ST)

Claim type

Recovery

Phone

+31 6 2145 8890

Contract

Full operational lease

POLICY

ASR Verzekeringen

All-risk cover

Policy

POL-QR90ST

Insurance

Material damage

Status

Active

Claim handler

J. Verzekeraar

COUNTERPARTY

Achmea (third party)

Fully liable

Liability

100%

Insurer

Achmea (third party)

Reference

CP-QR90ST

Recovery

EUR 6,200

FINANCIALS

EUR 6,200

Recovery

Claim amount

EUR 6,200

Recovery amount

EUR 6,200

Risk score

6/100

Can't do this now · skip

Confirm recovery outcome

1 **Wilma frames the situation.** Deadline tracked, shortfall monitored.

2 **You choose the outcome.** Wilma's advice flagged; the call is yours.

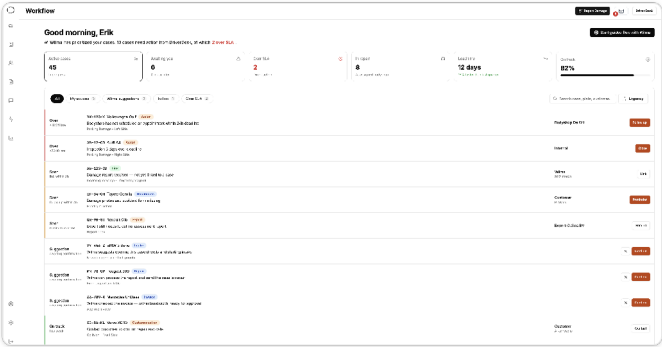
07 – ONE PLATFORM

One shell. Every desk.

The case flows left to right – DriverDesk → Technical → Claims.

DriverDesk

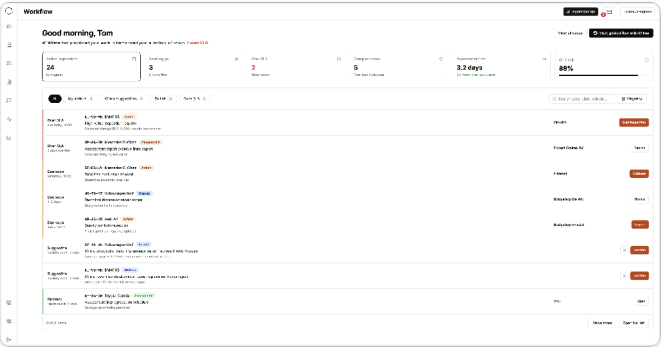
Erik



45 active • 12-day lead • 82% on track

Technical Engineer

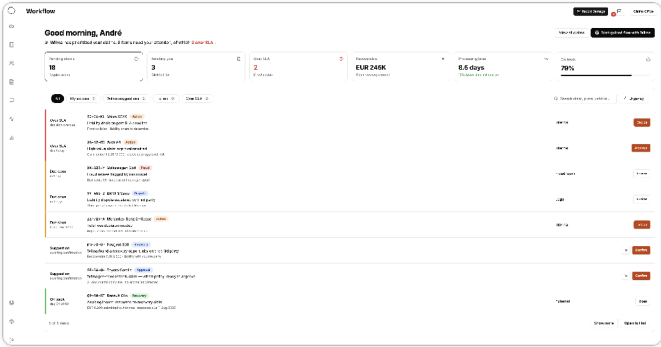
Tom



24 inspections • 3.2-day assess • 88% on track

Claims Officer

André



18 pending • EUR 245K recoverable • 79% on track

What incumbents can't retrofit.

AI-native

Built around the agent from day one — not a copilot bolted onto legacy claims software.

Tenant hierarchy

One rules engine, every client and market with its own rules — inherited cleanly, customised without forking.

No code. No release.

Change a rule and it's live — no deployment, no sprint. The platform bends to the business in minutes.

The screenshot displays the 'app.flinz.ai/admin/rules' interface. At the top, the URL 'app.flinz.ai/admin/rules' is visible. The main header shows 'Admin Rules > FNOL: "Damage" (PARALLEL STATE)' with a green status indicator and a user icon. Below this, the rule's title 'FNOL: "Damage" (PARALLEL STATE)' is followed by the description 'Set to Fast Track state when damage type is glass only'.

The rule configuration is shown in a table-like structure with the following details:

- Service Name:** Claim Service
- Entity Type:** Claim
- Rule Type:** Field Validation
- Trigger:** CREATE
- State:** State name
- Priority:** 110
- Active:** Active (indicated by a green checkmark)
- Environment:** Production

The main workspace shows a flowchart for the rule logic. It starts with a 'Check Field' action (labeled 1) which triggers an 'Assign bodyshop' action (labeled 2). This is followed by a 'Notify leasing company' action (labeled 3). A 'Notify user missing info' action is also present but not connected. The flowchart is titled 'FNOL: "Damage" (PARALLEL STATE)' with a source of 'Schema: claim'.

On the right side, the 'Properties' panel is open, showing 'General Settings' and 'Referenced Fields (1)'. The 'General Settings' section includes:

- Rule name:** FNOL: "Damage" (PARALLEL STATE)
- Description:** Set to Fast Track state when damage
- Service Name:** Claim Service
- Entity Type:** Claim
- Rule Type:** Field Validation
- Trigger:**
- Priority:** 110
- Active:**
- Version:**

The 'Referenced Fields (1)' section is currently empty. At the bottom, a 'Simulation' panel shows a log of events, including 'Completed', 'Dry run', and 'Simulation' results, along with a 'Filters' section and a 'Run' button.

- 1 A visual flow, not code.** Conditions and actions, wired by hand.
- 2 Simulate before you ship.** Dry run, 0 ms, every effect traced.
- 3 Activate to Production.** No deploy, no sprint — live in minutes.

Damage & claims is the **foundation** — not the finish line.

Lease & rental — from the fleet manager's seat

NEXT

↑ same agent • same rules • same audit trail

Operational layer — Damage & Claims

LIVE NOW • BENELUX FIRST

We didn't build a claims tool. We built the operating layer for a fleet — and proved it on the hardest workflow first.

Not built in isolation.

EARLY VALIDATION

Live conversations with leasing groups, OEMs and insurers — and a signed Letter of Intent with the world's largest automotive claims-data provider.

Partner named under NDA.

NETWORK INTELLIGENCE

Every claim through FLINZ makes the next one faster.

Sharper repair benchmarks. Deeper risk profiles. Cost patterns no single fleet could see alone — fed straight back into the cycle.

This is different.

It makes the fleet manager's life simpler — and it takes the burden off the driver. That's the whole point.

Peter Verbraeken
Co-founder, FLINZ

Erik Proost
CEO, FLINZ

See it live
www.flinz.ai

Wilma