

# Claims Download Growth Bolsters Agents

BY DONNA BARR

As agents and brokers become more familiar with recently introduced technology, they're starting to implement new workflows and are tapping automation to eliminate redundant work—most recently in the labor-intensive area of claims. In the process, they're also delivering faster, better and more accurate service to clients.

For instance, real-time inquiry lets agency professionals get customer account information with just a click or two of the mouse, directly through the agency management system. Gone are the days of phone calls, return calls, voice mails and returned return phone calls.

Agencies using round-trip, real-time rating realize even greater efficiency gains. Comparative rating is more efficient, because the user does not need to know all of the ins and outs of the carrier Web site to complete a quote. The result is that quoting can be done much more quickly than with bridging to a Web site.

Another functionality agents and brokers are latching onto more and more is download. Agencies using personal lines or commercial lines download win because updated policy information resides right in their systems.

This offers a broad range of opportunities to service and sell better. The agency database updates automatically, not manually. This eliminates redundant work, of course, but it also reduces the likelihood of errors that could occur in this extra manual step.

Download also lets agencies reap the benefits of going paperless, because data arrives electronically and communication logs document receipt. Once the database is valid, the system can generate other reports, proposals and coverage summaries. In addition, download can drive automatic invoicing.

## CLAIMS SUPPORT

Within the last nine months or so, the benefits of download have grown with the introduction of claims download. Today, agencies are able to work claims just like they work policies—without paper.

Several years of work by agents and their business partners preceded the introduction of this capability—from developing a business case and getting an ACORD XML communication standard adopted, to getting a vendor to build the functionality and then working with a carrier and agent to introduce it.

Since that vendor-carrier-agent trio conducted the first claims download in the last half of 2007, a half-dozen more carriers have adopted the functionality. More carriers are working to bring claims download to their agents, as are other agency management system vendors.

With claims download, agencies receive notice whenever the carrier makes a payment, changes a reserve amount, updates adjuster information, closes the claim or takes other specific actions.

The information downloads directly from the carrier's system to the agency's, and links to a specific policy and client record within the agency database.

The elimination of manual entry saves time and lessens the chance of a mistake or omission. Part of the download functionality involves a real-time first notice of loss, which immediately alerts the agency that a claim was filed, regardless of who reports it.

Basic information includes the claim number; adjuster information, if available; and other related comments.

Batch claims download rounds out the functionality. When an employee logs on in the morning, they get a note announcing the download's arrival, with all of yesterday's actions and updates included. There's rarely a need to check with the company on a claim's status, since the management system contains current information.

Claims download doesn't cost agencies extra. Best of all, it complements other automated services available around claims.

These include:

- **First notice of loss upload**, in which agencies can report claims directly to the carrier electronically, along with police reports, photographs and related documents.

- **Real-time claims inquiry**, which lets agency staff access carrier claim systems electronically and get an immediate, on-demand view of the claim status.

- **Activities or alerts**, which notify agency staff of an event or action regarding the claim. (In some cases, a PDF can accompany the activity notice.)

- **Electronic Loss Runs**, which are supplemental to the upload/download process, but include necessary information that helps agency management better understanding the impact of claims on profitability.

Each of these carries with it specific agency workflow benefits. Real-time first notice of loss goes directly to the agency system, eliminating the old communication methods of paper, fax, phone call or e-mail, which required re-keying. The agency gets the information right away, allowing staff to respond quickly and initiate a call or letter offering assistance and counsel.

Using real-time inquiry, an agency can get claim status in seconds, avoiding phone calls or waiting for response. This represents the fastest way for agencies to get up-to-the-minute information, which is really the only kind of information clients want when they call about their claims.

Activities or alerts push information to the agency representative—something that is particularly valuable in today's fast-paced agencies. The ability to retrieve loss runs anytime, anywhere helps improve agency operations and management of a key item that influences agency profitability.

Going forward, as more carriers, vendors and agents tap the power of claims download and real-time capabilities, the independent agency system will be able to serve its clients more fully.

For instance, with regard to hurricane season, consider the positive impact first-notice-of-loss download and batch download will have on an agent's ability to serve customers, regardless of local communication challenges.

Looking further ahead, imagine how the automatic electronic push of information from a carrier could lay the groundwork for customer self-service. It's not too great a leap to envision clients accessing up-to-date claim information as quickly and easily as agents can right now.

To see continued enhancements requires agency buy-in and usage. Agents worked hard to bring these capabilities to life. Agents need to continue pushing management system vendors to move claims download ahead in their development cycle.

We need to communicate with our carriers about the importance of claims download and the role it can play in reducing the time and money they need to spend for people to answer our questions.

In the end, agencies need to make sure their business partners and their own employees recognize that download and real time will help them deliver even faster, better and more accurate service to clients.

Donna Barr is assistant vice president at Marsh's Private Client Services in Las Vegas, Nev. She is a former chair of the ASCnet (Applied Systems Client Network) user group Interface Committee and current chair of both the ASCnet Download Subcommittee and the ACORD Claims Download working group.