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Groundbreakers

The Lowdown on Downloads

Frankenmuth rolls out first claims download to agents via Applied.

November 2007

By MICHAEL P. VOELKER

Over the past five years, Frankenmuth Mutual Insurance Company steadily has increased the online claim services it provides to agents, including enabling inquiry and upload between its claims administration platforms and agents' management systems. But until recently, the company couldn't close the claims loop by automatically downloading updated information on open claims to agents.

"Ever since we began pursuing real-time claims inquiry and upload data bridging, we wanted to offer claims download," says Eric Wachowicz, assistant manager for e-business systems at Frankenmuth Financial Group. "Over time we have agents inquire about claims download, as well."

The sticking point, Wachowicz says, was the inability of agency management systems to accept claims download. With the release of its TAM 9.0, though, Applied Systems became the first vendor to provide this capability to insurance carriers.

"Applied is the first on the street with this important functionality," confirms Karen Pauli, senior analyst in TowerGroup's insurance practice.

"I believe the rest [of the vendor community] are working on claims download, too," she adds. "It's a big request and area of need for agents."

Frankenmuth Mutual began piloting claims download with the Top O'Michigan Insurance Agency, based in Alpena, Mich., on Aug. 1. It took the carrier about two months to set up the initial pilot.

"Because we had built claims inquiry and the data bridge, we already had an extraction process in place. All we needed to do was alter that process to meet the needs of Applied's data mapping specs for download," Wachowicz says, adding there were "no major hurdles" to the project.

"We were happy Applied used ACORD XML standards rather than the traditional AL3," Wachowicz continues. "There are enhancements we want to make to the claim XML standards, including some data element lists we want to expand for the agents, which were flushed out as part of the pilot. We are going to work with Top O'Michigan Agency, Applied, and ACORD to make that happen."

With the initial mapping and development work done, it will be a "simple adjustment" on Frankenmuth Mutual's end to set up any agent running the newest version of the Applied platform, indicates Wachowicz.

"If an insurer doesn't already have a good understanding of ACORD XML and doesn't currently have extraction routines developed in support of claims inquiry or data bridging, its development and setup processes obviously would take much longer than ours did," he says.

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