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Chubb Improves Customer Service With Claims Download

By [Sherree DeCovny](#) • Nov 1st, 2008 • Category: [magazine](#)



Warren, N.J.-based Chubb Group of Insurance Companies recently implemented Applied Systems' claims download to improve customer service and enhance its brand.

The provider of property and casualty insurance products and services has a worldwide network of some 120 offices in 28 countries. Its strategy is to build long-term relationships with its customers and its 8,500 independent agents and brokers, delivering high quality service and products.

Claims processing plays a key role in this, according to Linda Dodson, e-business manager at Chubb. "At Chubb we're known for our claims handling," Dodson says. "It is critical, and it is imperative."

To this end, Chubb teamed with Applied Systems of University Park, Ill. so its agents and brokers could automatically receive downloaded claims information for both personal and commercial lines. In addition to providing a nightly batch update of claims status, Chubb can now push out critical claims status changes such as a reserve assignment or an adjuster change every two hours. This functionality is available for carriers and agencies using The Agency Manager (TAM) and its interface services.

Traditionally, agencies would get stacks of paper every day from the carriers and manually record changes on each individual policy. About two decades ago, the industry started enabling carriers to download data to agencies after a policy had been processed. The agencies' ability to update their databases electronically overnight eliminated huge expense from the industry. Yet up until 2007, the updates were limited to policies and billing statements. There was no electronic synchronization of the claims transactions that were processed by insurance companies.

"From a CRM point of view, the agencies had good data and information

on the policies themselves, but that was only half the picture,” says Doug Johnston, vice president of partner relations and product innovation at Applied Systems. “They didn’t have up-to-date claim information in order to really service their customers.”

A few years ago, Chubb and some other insurers requested that Applied Systems develop claims download. Applied Systems sat down with Acord and developed an electronic XML standard for the transmission of data. Once that was agreed upon, it developed the claims download functionality in TAM.

When a customer submits a claim to the insurance company, the details are transmitted to the agent electronically. A new claim is set up automatically in the agency management system for that policy number. As the data comes in from the carrier, it automatically notifies the customer service representative or producer who is responsible for that policy. When they log on to the system in the morning, there is a notice saying there is a new claim in the system, and the workflow takes them right to it.

Once the claim is established in the system, the carrier can update the agent’s claims system daily with payment transactions. It also notifies the agency of an adjuster assignment. When a payment is made to a claimant who is not already in the agency management system, that name and address is added along with details of the payment. Everything is done automatically.

Before implementing claims download, Chubb’s agents could access claims status information online, but as Dodson explains, that was a reactive approach to claims handling.

“What we wanted to do, based upon feedback from our agents, is provide them with that information upfront and proactively,” she says. “We could push that detail to them and have it feed into their agency management system. That way they could review the information and contact their client if they needed to, or be able to immediately respond to a client’s question.”

Agents also avoid having to re-key data into their systems, which wastes time and increases the risk of error.

Chubb’s primary objective for using claims download is to improve customer service, but the company also may save costs over the long haul. Chubb just released it to production in July 2008, so it is still too early to tell if it leads to fewer agent phone calls to follow up on claims, for instance.

Since claims download was developed in XML, the code can be reutilized. Moreover, TAM is built on Microsoft architecture. As Dodson says: “The Microsoft .NET Framework is designed to support the ‘ilities’: that’s scalability, availability, reliability, and reusability.”

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