



## Cunningham Lindsey - Success Story

### Mobile Data Capture for Speed, Accuracy and Quality in Insurance Claims Management

Cunningham Lindsey provides expert loss adjusting services for all types of property and casualty claims from straightforward personal lines claims to complex commercial, property and liability losses. Through its expansive geographic reach and its partnerships with large insurance carriers, Cunningham Lindsey takes a multi-dimensional approach to managing its clients' claims by employing best-in-class processes, utilizing sophisticated technologies and closely aligning its professionals' skills and experience with claim complexity. The French subsidiary of Cunningham Lindsey employs a staff of 430 that are located in 28 offices throughout France.

In 2005, Cunningham Lindsey began looking for a digital pen and paper solution following a demonstration of a similar solution at their offices in the United Kingdom. The company required a solution adapted to the business of providing insurance companies with claim reports in a timely manner, while enabling field adjusters to increase efficiency and mobility. Cunningham Lindsey selected MGStream's digital pen and paper solution, based on Aoto technology, and designed specifically for data collection and processing from handwritten business forms. The solution integrates best-of-breed handwriting recognition software to convert handwritten information into digital format. The data can then be transferred to the claims adjuster's mobile phone for review and corrections before remotely sending the data for final verification and transfer to the backend business system. *"One of the main objectives was to provide our claim adjustment experts with a solution that would be adapted to field work. A paper and pen solution is the easiest to use in the field, and it requires very little user training,"* said Carol Etchebarne, Organization and Operations Manager, Cunningham Lindsey France. *"Some claim experts prefer to fill out forms from their PC at the end of the day, and yet others prefer to fill out paper forms in their cars following a visit to a site. MGStream brings this flexibility in terms of devices used, enabling our experts to work as usual in the field while boosting efficiency."*

MGStream's solution easily integrates customized business rules designed to increase the quality of the data. When field claims adjusters transfer the claims data to their mobile phones, the server checks the data and flags any errors or missing information. This way, the claims adjuster is able to correct the errors himself before transferring the data from his mobile phone to the company's backend system. *"With the integrated business rules, the system acts as a guide which means the data is already validated by the expert before it is sent for processing. We have seen a substantial improvement in the quality of data, which again saves time and money throughout the process,"* said Etchebarne. *"This feature is also used by newly hired claims adjusters as online assistance while learning their job in the field."*

### Increasing Service Quality without Increasing Costs

As insurance companies continue to increase their requirements with regard to respect of timelines and processes in investigating, evaluating, negotiating and settling claims, Cunningham Lindsey continues to optimize its work with MGStream's solution, enabling



its field adjusters to further increase efficiency and meet new strict timelines and procedures without increasing costs related to these procedures.

Before implementing MGStream's ArioForm Enterprise, the claims adjusters had to drop off their handwritten or audio recorded reports at their respective offices to be typed up by data-entry personnel. This meant having all of the data typed, having it re-read by the claims adjuster, then corrected for errors, then re-read, ... before the data could be sent to the business system for processing and report generation. All of the tedious time spent typing handwritten notes, in addition to the numerous back-and-forth exchanges, is no longer necessary. This translates to a huge savings in staffing costs, as the number of data-entry typists required has been greatly reduced.

Cunningham Lindsey chose MGStream's solution as it offered several different means of inputting and transmitting data from digital pens and forms, Pocket PCs and web services. Several data capture systems can co-exist within the same process. MGStream's solution continues to evolve, and now integrates a form-based solution that fills in specific forms on internet sites. *"Some of the insurance companies have their own web-based forms that they require us to fill in. This means in some cases we still had to do extra data entry,"* said Etchebarne. To counter this problem of double data entry, MGStream set-up a new generation Business-to-Web (B2Web) gateway to automatically publish to and retrieve data from Extranets, Intranets and legacy systems. *"The new B2Web services integrated in the solution by MGStream bring increased business flexibility and additional cost savings."* MGStream's B2Web solution includes real-time monitoring of transactions with receipt notifications sent to the users, activity reporting, and maintenance. With ArioForm Enterprise's B2Web services, 2,000 notification receipts will be sent monthly.

## **Solution Uptake Increased**

Cunningham Lindsey has been using MGStream's ArioForm Enterprise system for about three years. *"MGStream's solution is now the foundation for over 50% of our mass business, and it is increasing continually,"* stated Etchebarne.

Over 200 claims adjusters now use the system. This equates to over half of Cunningham Lindsey's claims adjusters. Not all of the claims adjustments can be handled by the system due to their specificity and complexity, but 70% of Cunningham Lindsey's most frequently used insurance claim reports are filled out with ArioForm Enterprise digital pen, PC, pocket PC, and web solutions. There are currently eight digital business forms in production at Cunningham Lindsey, and over 1,700 forms are processed per month to generate the deliverables to the insurance partners. It is expected, that in 2010 4,000 forms will be processed by the ArioForm Enterprise system each month.

In addition, MGStream's ArioForm Enterprise solution provides a modular workflow with predefined scenarios and connectors to the backend system. Cunningham Lindsey now employs only three part-time data-entry typists for all of the offices in France. Their job is to correct errors that may arise from the handwriting recognition software, and to carry out final validation of the data before sending it to the backend system to generate the required reports. With the handwriting recognition software associated to business dictionaries, the rate of errors is very low.



*"MGStream's ArioForm Enterprise solution clearly met all of our objectives, which were to decrease delivery timelines, increase claims adjusters' mobility, and reduce costs. Additional benefits include improved data accuracy, user satisfaction, and overall easy adoption of the solution,"* concluded Etchebarne.

#### Business needs:

- Guarantee improved service timelines and quality of deliverables to customers
- Increase efficiency of claims adjusters
- Handle a growing number of business forms
- Increase mobility of claims adjusters
- Reduce costs to remain competitive
- Get solution in place and running quickly and easily

#### Problems:

- Double data entry became too costly as volumes increased
- Customers more demanding in terms of delivery time and respect of procedures
- Time required to deliver reports to customers too long (penalties for late delivery)
- Claims adjusters needed to go to offices to hand in reports

#### Solutions:

- Claims adjusters send data remotely with MGStream's ArioForm Enterprise solution
- Costs are reduced through automatic data capture and processing
- Centralized SaaS (Software as a Service) platform – easy to maintain and enhance
- Error alerts are handled automatically, enabling claims adjusters to make corrections themselves
- Gateway provides forms-based access to automatically fill in (and retrieve data from) Intranet/Extranet portals

#### Benefits:

- Client delivery timelines decreased
- Reduced staff requirements for data entry
- Error detection during field work increases data accuracy
- Users choose the data capture system suited to their needs and habits
- Solution stability and security for increasing volumes
- Field claims adjusters no longer need to travel to the office thanks to remote data transmission