



Speed, accuracy and quality in insurance claims management

FACTS

Customer: Cunningham Lindsey France, provider of expert loss adjusting services for all types of property and casualty claims.

Challenge: To provide insurance companies with claims reports on time, while enabling claims adjusters to increase their efficiency and mobility.

Solution: MGStream's ArioForm solution, based on Anoto Digital Pen and Paper technology. It is a mobile solution, enabling data to be sent from the field.

Benefits: Number of typists has been reduced from 15 fulltime to three part-time typists. As the time required to deliver reports to customers has been shortened, the company can avoid penalty costs. This also leads to increased customer satisfaction and a competitive advantage when negotiating with prospects.

“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.”

Carol Etchebarne, Organization and Operations Manager, Cunningham Lindsey France

Meet Jacques. He has been working as a claims adjuster at Cunningham Lindsey in France for the past fifteen years. Before, when he had completed a claims report in the field, he always drove back to the office to drop off his handwritten or audio recorded reports which then had to be typed up by data-entry personnel. After the data had been typed, Jacques had to re-read it, correct it for errors and then re-read it again, before the data could be sent to the business system for processing and report generation. But, thanks to a new solution, the time wasted typing handwritten notes and endlessly discussing changes with the typist can now be saved.

Cunningham Lindsey provides expert loss adjusting services for all types of property and casualty claims from straightforward personal claims to complex commercial, property and liability losses. The company needed a solution that would help them provide insurance companies with claims reports on time, while at same time enabling the claims adjusters to increase their efficiency and mobility.

In 2005, following a demonstration of a digital pen and paper solution at their offices in the United Kingdom, Cunningham Lindsey began looking for such a solution. The company selected MGStream's digital pen and paper solution, which is based on Anoto technology, and designed specifically for data collection and processing from handwritten business forms.

“One of the main objectives was to provide our claims adjustment experts with a solution that would be adapted to field work. A pen and paper solution is the easiest solution to use in the field, and it requires very little user training,” says Etchebarne.

The new solution consists of MGStream's software, an Anoto Digital Pen and a claims report form with the Anoto dot pattern. Jacques now fills out the form with the digital pen.

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When he transfers the claims data to his mobile phone, the server checks the data and flags any errors or missing information. This way, Jacques is able to correct the errors himself before transferring the data from his mobile phone to his company's back-end 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 saves time and money throughout the process," says Etchebarne. "This feature is also used by newly hired claims adjusters as online assistance while learning their job in the field."

Thanks to the new solution, the number of data-entry typists required has been greatly reduced. The company now employs only three part-time data-entry typists for all of their offices in France, compared with a previous 15 full-time typists. 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 back-end system to generate the required reports. With the Vision Objects handwriting recognition software associated to business dictionaries, the rate of errors is very low.

Forms processing costs have been divided by five

Cunningham Lindsey has been using MGStream's ArioForm Enterprise system for about three years now. *"MGStream's solution is now the foundation for over 70% of our mass business, and it is increasing continually," states Etchebarne.*

About 280 of Cunningham Lindsey's 350 French claims adjusters are using the system with the Anoto Digital Pen. Not all of the claims adjustments can be handled by the system due to their specificity and complexity, but about 70% of Cunningham Lindsey's most frequently used insurance claim reports are filled out with the digital pen. Over 1,700 forms are processed per month to generate the deliverables to the insurance partners. And currently eight digital business forms are in production at Cunningham Lindsey. It is expected, by next year, that 4,000 forms per month will be processed by the ArioForm Enterprise system.

The time needed to process one form has been reduced by 20% due to the use of the Anoto Digital Pen and should be reduced again as the whole data collection and validation process around the pen has not been fully optimized yet. And as the time required to deliver reports to customers has been shortened, the company can now avoid penalty costs. The shortened delivery time has also led to increased customer satisfaction and a competitive advantage when negotiating with prospects.

"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," says Etchebarne.

Thanks to the digital pen and paper solution, forms processing costs have been divided by five. The use of the digital pen has also had an effect on data quality, but the effect is hard to quantify.

Increasing service quality without increasing costs

As insurance companies continue to increase their requirements on timelines and processes in investigating, evaluating, negotiating and settling claims, Cunningham Lindsey continues to optimize its work with the MGStream solution.

"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," says 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.

Partner profile:

MGStream, based in France, provides innovative solutions for capturing and processing data on the move. The company's mission is to provide businesses with a customizable software chain to optimize the acquisition and processing of all types of information. MGStream offers corporate solutions easy to implement, enabling: The collection of heterogeneous information on the ground through certified devices. The transformation of this information into computer data. Integrating this data into information systems. End-to-end traceability of the data.

www.mgstream.com

Customer profile:

Cunningham Lindsey provides expert loss adjusting services for all types of property and casualty claims. 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.

www.cunninghamlindsey.com

Anoto Digital Pen and Paper technology

A digital pen looks and feels like a normal ballpoint pen. However, it contains an integrated digital camera, an advanced image microprocessor and a Bluetooth® transmitter. Any paper can be used with a digital pen, if the Anoto dot pattern is added to the layout before printing the paper. The Anoto dot pattern consists of numerous black dots that can be read by the digital pen, but are almost invisible to the naked eye. The pen reads the pattern and registers what and where the user writes.