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LEAP Case Study: Technical excellence in claims handling boosts efficiency by 40%

Our client at a glance

- Leading provider of services to motor claims community
- NYSE listed global organisation
- Manages 200,000 vehicle repairs per annum
- Closes 300,000 claims per annum
- 500 employees

Overview

Our client is the UK's leading provider of services to the motor claims community. Its customers include insurers, brokers and fleets, many of them household names. Its relationship with Flovate dates back to 2005 when the company implemented EDM (Electronic Document Management) and workflow to streamline its claims management process. Thanks to the customisable LEAP platform, our client has been able to easily and cost-effectively extend its solution to support not only motor claims, but other fast-growing areas of the business including legal and property.

Business Challenge

The company currently manages over 200,000 vehicle repairs and 300,000 motor claims per year; a complex operation that encompasses multiple parties, data systems

and workflows. "When you have a motor accident, it kick-starts a whole chain of events," says Mark Eggleton, Senior Vice President. "From logging incident details to vehicle repair and financial reimbursement, plus other services such as third-party vehicle hire, many steps need to take place before the satisfied customer can drive their car away. For our clients, their end customers are not aware of this complexity – and that's the way it should be.

Early Days

The initial partnership began in 2005 when the company first automated its processing procedures. "Like many companies in our industry, there was an over-reliance on paper-based processing which was not only costly but highly inefficient," says Eggleton. "For example, agents could spend valuable time painstakingly entering incident data over the phone, only for a vehicle repair shop to rekey it into another system. Validating repairs, progress-checking, reimbursement – each step gathered up more paperwork and time, slowing processes down. Getting hold of the information required for reporting was also complex and time-consuming.

In addition, value-adding opportunities – such as upselling third party car hire – could easily be missed." The Flovate solution not only replaced a myriad of labour-intensive, paper-based processes with electronic document management but added workflow to control the management of information.

The end result was a secure, central store of all information which enabled documents to be routed quickly and effectively to all parties within the claims chain.

Immediate Benefits

“The Flovate solution was instrumental to our success in that period,” Eggleton continues. Since then, the organisation has enjoyed unprecedented growth, taking it from a provincial services provider with just 50 staff to the third largest claims administrator in the UK with 300+ employees.

Maintaining the Edge

It is against this backdrop that the company made the strategic move to upgrade to Flovate’s LEAP system. “Our company portfolio was growing fast, and we wanted to replicate these efficiencies in other areas,” says Eggleton. “We also wanted to embrace trends such as cloud collaboration, mobile and intelligent MI and channel the benefits for our customers. Flovate’s LEAP platform ticked all these boxes, and we knew already they would be a great technological partner.”

The Solution

The cloud-based LEAP workflow system combines all the functionality of the company’s existing solution – such as robust document management, template workflows and automation – with the convenience of online/mobile access, and enhanced management information tools.

When it came to the build: some processes were very mature and well-documented, whereas others had to be re-engineered for mobile devices. Reports, made available on a configurable, self-serve basis, were created and built in conjunction between business users and the Flovate team.

Transition

The upgrade to LEAP went smoothly, thanks to the close collaboration and working relationships built over many years. A phased

rollout for an initial 10 users went live first, followed by short release cycles to reflect rigorous user acceptance testing. A strong change management process was created early on, ensuring a smooth transition and robust process for bug handling.

Results

The benefits of the LEAP system have been quickly realised. The new .NET platform underpins a flexible, responsive and modern application providing full client visibility and real-time communication across all parts of the claims handling team and its partners.

Benefits of LEAP for the claims management industry:

- **Less paper to manage:** 40% increase in efficiency as a result of replacing manual systems with electronic workflow
- **Lower cost per claim:** claims enter a triage where they are efficiently captured, assessed and handled, reducing wastage and errors
- **Better decision making:** self-service graphical dashboards enable insurers to monitor claims at any point and take action over under-performing areas.
- **Easy to maintain & evolve:** business users can take the lead when they need to extend the system, adding everything from user fields to insurance products
- **Better customer service:** cloud-based working allows brokers and insurers to get a real-time view of claims and provide intelligent process updates
- **Greater collaboration:** clients are able to log in via a web browser and interact with the process, reducing lengthy and time-consuming correspondence
- **Automatic SMS alerts:** claimants receive a text at relevant points in the process, keeping them up to date of their claim’s status and reducing inbound enquiries

- **Mobile reports:** authorised parties can review how their claims are performing at any stage of the process, from the convenience of their mobile or tablet
- **Compliance:** processes are audited, making it easier to create the reports needed to meet regulation such as Sarbanes-Oxley governance

The Future

With LEAP well established, the business has rolled out workflow systems across its legal and property arms and will actively continue to seek out opportunities for process improvement across the organisation.

Eggleton concludes: "The great thing about LEAP is its flexibility. Now that we've built one system, it's both easy and cost-effective to recreate that success across similar areas of the business, configuring its 'building blocks' to get what we need. LEAP is an excellent product – flexible, configurable and easy to use. The support is also excellent. I'd highly recommend the LEAP workflow system." ■

"Ensuring a seamless experience is critical to customer loyalty – but to get there, you have to invest in the best technology. And that's why we turned to Flovate."

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