

LEAP FOR CLAIMS MANAGEMENT



leap

powered by
FLOvate



LEAP FOR CLAIMS MANAGEMENT

UTILISE LEAP FOR CLAIMS MANAGEMENT AND YOU WILL...



**LOWER
INDEMNIFIED
COSTS**



**IMPROVE
CUSTOMER
EXPERIENCE**



**REDUCE
OPERATIONAL
COSTS**

LEAP powered by FLOvate is a low-code platform that makes it easy for organisations to implement claims processes. These can be based on preconfigured FLOvate processes or created entirely to your organisation's requirements.

LEAP for Claims Management can automate and improve your claims processes. Built with the LEAP low-code platform, it contains a range of powerful, flexible pre-coded building blocks that

are configured to provide you with a tailored, digital claims management solution.

By automating and streamlining the claims process you can free up the time your team spends on non-essential and administrative tasks, allowing them more time to spend on the business-critical aspects of their role, increasing productivity and reducing the margin for error.

EASILY ADAPTED TO MEET YOUR ORGANISATION'S NEEDS

Typically, each system is adapted to our client's exact requirements. LEAP powered by FLOvate is designed to be changed, and as such it will always take you longer to decide what you want than it will take us to implement it for you — you can even do the implementation yourself after a little training.

For a claims solution we typically customise the following to implement a custom claims process:

Cause Codes and Descriptions (by claim type)	These will typically match the peril which is associated with the type of risk being insured or managed.
Data Collected during First Notification	This is data concerning the event which caused the loss together with indicators on severity. Sometimes, depending on the claim type and severity, this may also include a schedule of losses.
Roles defined in the Workflow	These are internal roles that will perform the claims handling function.
Roles defined in the Claims CRM	This typically details the external parties participating in the claims process. This will range from insured and third parties involved in the incident through external assessors and/or repair networks to witnesses.
Process Stages	These are the claims process stages that allow you to track progress and deliver updates to the claimant. You can use the FLOvate standard (detailed later) or define your own.
Communication Templates (for email, SMS and Letters)	Templates that can be merged with the Claims CRM and Claims Data to communicate with those participating in the Claims Process.
Information Collected during the Investigation Stage	Depending on the Claim Type and likely Severity (and therefore cost) you will likely want information to allow you to adjudicate. What is collected will likely vary based on claim circumstances. This ranges from a schedule of losses to witness statements. LEAP can automatically chase these from the party supplying them. LEAP can also allow the information requested to be uploaded digitally.
Financial Ledger Codes (both payments and reserves)	Defines what types of claim payments or recoveries will be made and how you wish these to be broken down for future analysis.
Authorities required to make Claims Payments	Authority levels can be implemented based on payment/reserve level and type.
Reports and dashboards	The suite of live dashboards, reports and analytics required by your organisation.

LEAP FOR CLAIMS MANAGEMENT



THREE VERSIONS TO SUIT YOUR REQUIREMENTS

<p>Standard</p> 	<p>Cloud Hosted in Microsoft Azure - Software as a Service. Simple Claims model that can record claims data for all claims types and severities. Multi user system implementing electronic claims file with full document management, communications with email/SMS/Letter, Reporting and Dashboards and Claims CRM.</p>
<p>Advanced</p> 	<p>Cloud Hosted in Microsoft Azure under your account. All Standard Features plus Advanced Customisation Options allowing your Organisation to Handle Claims the way that most Suits your Customers. Low-code Solution allows easily Configurable Data and Process.</p>
<p>Enterprise</p> 	<p>Enterprise Digital Claims Solution with Local and Cloud Hosting Options. All Standard and Advanced features. Fully Customisable to your Organisations Requirements including Multi-Server Capability and Integrations.</p>

LEAP FOR CLAIMS MANAGEMENT

YOUR CLAIMS PROCESS, OR FLOVATE'S, OR A COMBINATION

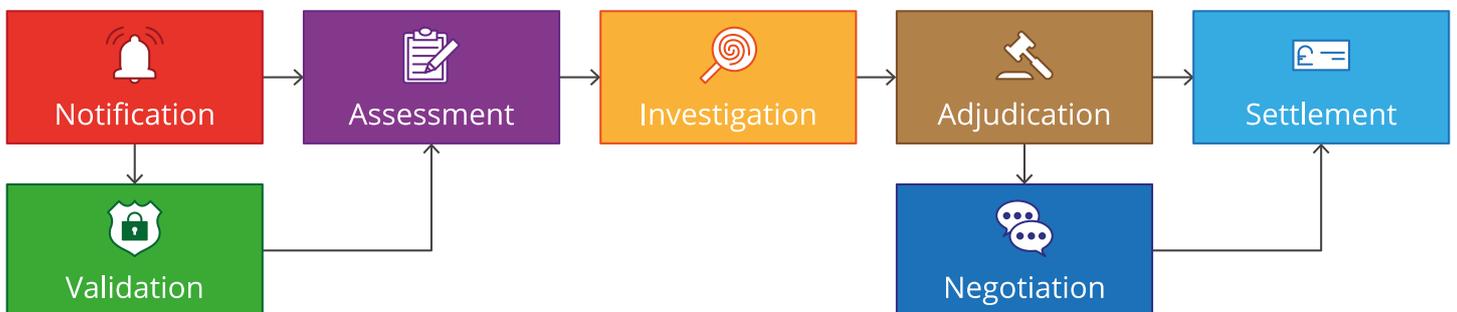
FLOvate Claims Process

The LEAP for Claims Management solution has got much of the lengthy configuration work already completed. Based on a seven stage process, workflows and some of the other features have already been built into the system. This means that with some quick customisation you can be up and running in no time at all, and start reaping the benefits of your LEAP system.

This section takes you through elements of the standard FLOvate claims process. LEAP powered by FLOvate is a low-code platform that is designed to be changed. That means that you have the choice of using the FLOvate claims process, adapting it to suit your needs or using LEAP functional building blocks to create your own claims solution from scratch.

SEVEN STAGE PROCESS

Typically claims processes have seven stages; although this immediately falls to six if no validation of insurance is required.



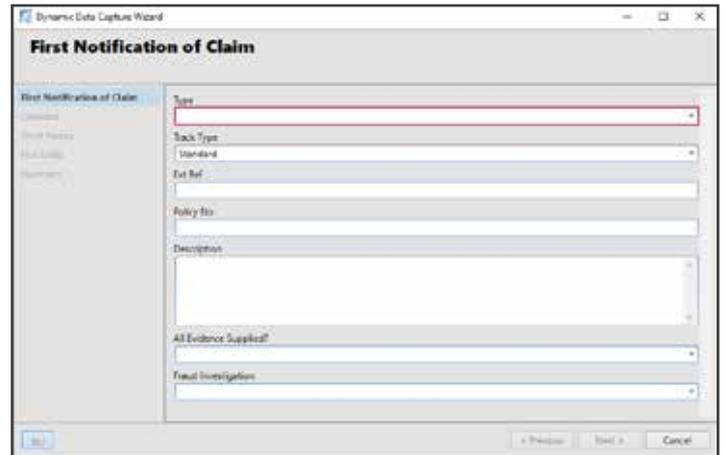
SEVEN STAGE PROCESS

STAGE 1: FIRST NOTIFICATION OF LOSS

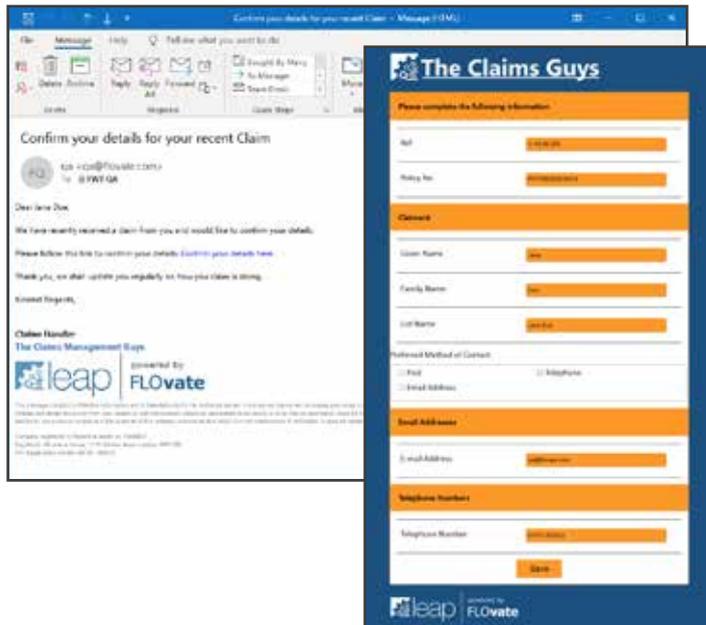
This typically involves the collection of information from the person reporting the claim that details the Incident that gave rise to the claim. The data can be easily configured for each claim type to your organisation's exact requirements. LEAP for Claims supports several methods to record First Notification. This allows your organisation to support the preferred method of contact of each and every customer.

Telephone

We support structured data collection, including Validation, using a Data Collection Wizard. This assists fast, user friendly, data collection based on configured pages representing each part of the claim. The Data Collection Wizard is easily configured to include logic and rules to ensure all necessary available information is recorded.



The screenshot shows a software window titled "Dynamic Data Capture Wizard" with a sub-header "First Notification of Claim". The interface is divided into a left sidebar with navigation options like "Home", "Add New", "Edit", and "Delete", and a main content area. The main area contains several input fields: "Type" (a dropdown menu), "Back Type" (a dropdown menu), "Incident" (a text field), "Ext Ref" (a text field), "Policy No" (a text field), "Description" (a large text area), "All Evidence Supplied?" (a dropdown menu), and "Final Investigation" (a dropdown menu). At the bottom right, there are "Previous", "Next", and "Cancel" buttons.



The screenshot shows two overlapping windows. The background window is an email from "The Claims Guys" with the subject "Confirm your details for your recent Claim". The email text includes a greeting, a confirmation request, and a link to "Confirm your details here". The foreground window is a web form titled "The Claims Guys" with the heading "Please complete the following information". The form has several sections: "Personal" with fields for "Name" and "Policy No"; "Company" with fields for "Company Name", "Family Name", and "Job Name"; "Preferred Method of Contact" with radio buttons for "Email" and "Telephone"; "Email Address" with a field for "E-mail Address"; and "Telephone Numbers" with a field for "Telephone Number". A "Done" button is at the bottom.

Telephone + Electronic

Claims organisations are increasingly looking to shorten First Notification calls — restricting them to the collection of essential data only (especially important during surge events). LEAP for Claims allows for the First Notification process to be split so that a second stage can be fulfilled automatically using an electronic form. Automatic reminders for completion can be configured and when the data is completed it is automatically integrated into the LEAP claims data (with full audit trail).

Internet

Claims reported via a website can easily be accepted into LEAP for Claims via its API feature. Once configured the API feature can even generate to necessary internet form and necessary technical scaffolding required to publish.

Paper

Although largely regarded as legacy, LEAP for Claims still supports the ability to issue a paper (PDF) claim form where required. This can be configured to be partially completed with information contained in to the system.

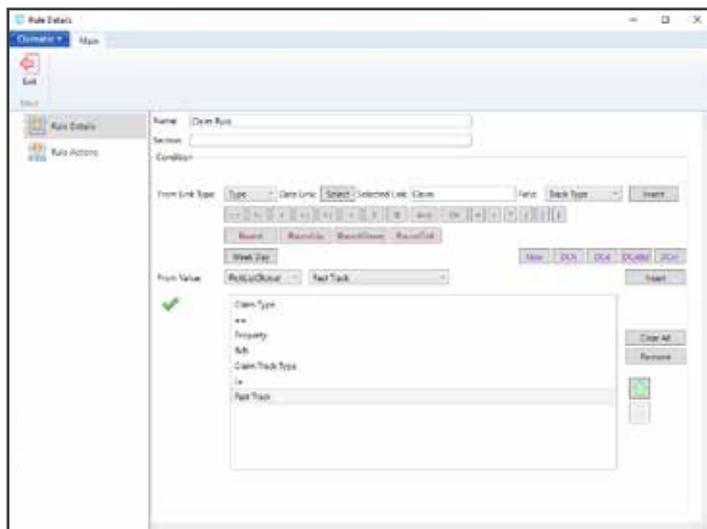
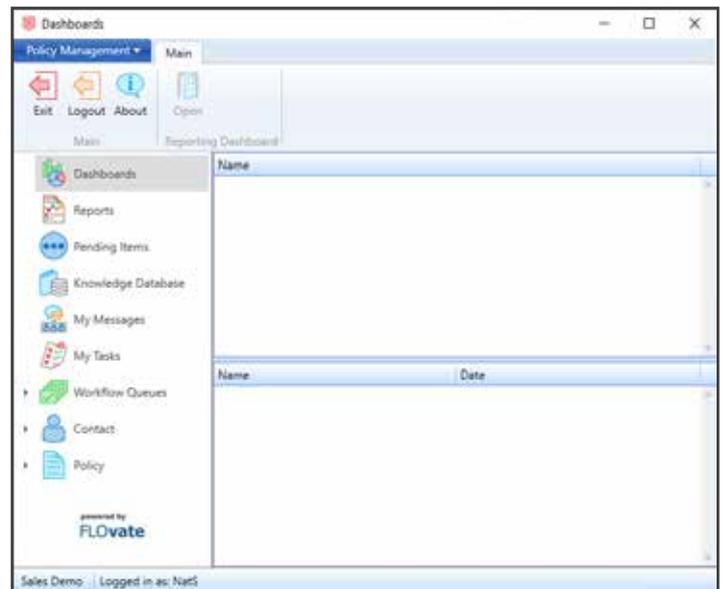
SEVEN STAGE PROCESS



STAGE 2: VALIDATION

This often involves integration with a policy management system. This can be implemented in several ways ranging from live lookups through web service integration to periodic uploads. FLOvate also have a digital policy management solution that can be provided alongside the claims solution.

Whatever your organisation preference it can be included seamlessly within your claim's workflow.



STAGE 3: ASSESSMENT

This part of the claims process typically looks at the information gathered during the First Notification stage and assesses claim type and severity. Based on this — or other information if required by your organisation's process — workflow can be triggered to automatically setup further workflow to complete tasks during the Investigation stage of the claims process. This can all be easily implemented using FLOvate LEAP Rulesets, using the intuitive user interface.

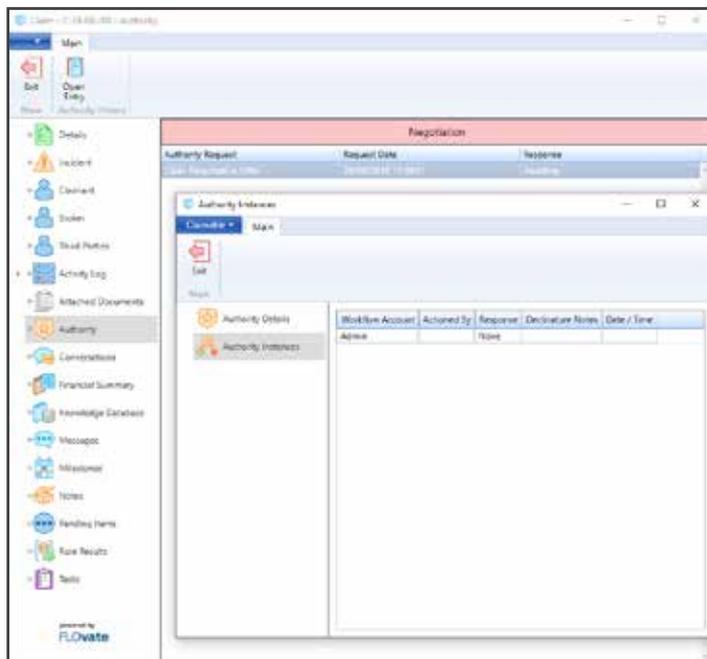
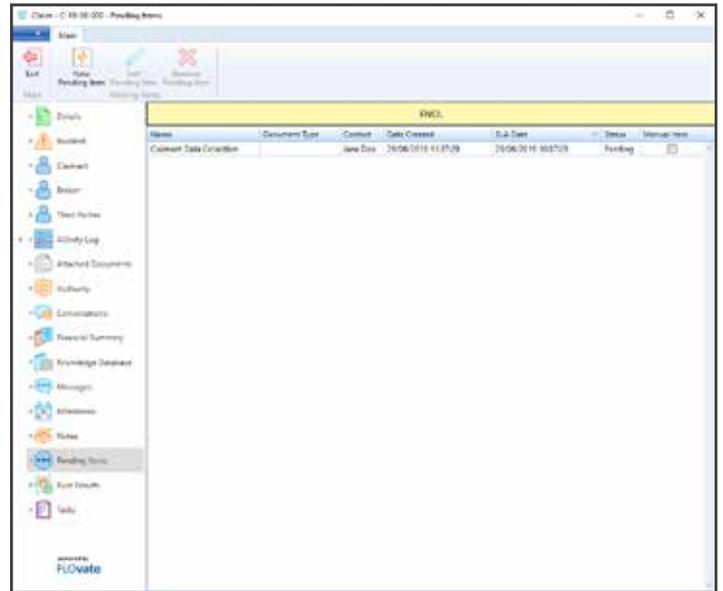
SEVEN STAGE PROCESS

STAGE 4: INVESTIGATION

This stage commonly comprises of information collection from the insured, other parties involved or witnessing in the incident, in addition to experts or other supply chain participants.

There may be several iterations as information provided prompts more questions. Obviously, this has to be proportionate to the expected level of claims costs.

Utilising the LEAP Pending Items functionality all these requirements can be automated with information able to be uploaded directly into the system by those providing it. Information items outstanding are automatically and only escalated to claims staff after a configured number of attempts or predetermined timescale.



STAGE 5: ADJUDICATION

This can be implemented using rulesets or assigned to an expert. Data Curation can be implemented to start the creation of datasets to support AI for later automation using machine learning or other AI technologies.

If several authorities (both internal and/or external) are required to support settlement, then this can be easily implemented using LEAP's Authority functionality.

SEVEN STAGE PROCESS

STAGE 6: NEGOTIATION

Often after the initial settlement offer post adjudication has been sent there is a period of negotiation to agree settlement. There are some claims settlement processes that have structured offer-acceptance procedures; however, these are the exceptions. FLOvate LEAP can implement automation as well as escalation based on elapsed times. Where the claimant offers further information to support their claim, a Data Collection View can be dispatched to digitally gather it. The integrated document production and storage means that all correspondence, both sent and received, is stored for easy access on the claim record. Whatever your organisations negotiation procedures LEAP can be configured to model it.

Item	Net Amount	GST Amount	Gross Amount
New			
11/01/2019 - 31/12/2019			
Reference			
(If available on card)			
Date			
28/06/2019			
Market			

Amount	Quantity	Unit Rate	Net Amount	GST Code	GST Amount	Description
Accommodation	1	0.00	0.00	Standard	0.00	
Advertising & Reward	1	0.00	0.00	Standard	0.00	
Commercial Liability	1	0.00	0.00	Standard	0.00	
Labour	1	0.00	0.00	Standard	0.00	
Lease	1	0.00	0.00	Standard	0.00	
Other	1	0.00	0.00	Standard	0.00	
Parts & Products	1	0.00	0.00	Standard	0.00	
Replacement	1	0.00	0.00	Standard	0.00	
Taxi	1	0.00	0.00	Standard	0.00	
Third Party Liability	1	0.00	0.00	Standard	0.00	
Tire	1	0.00	0.00	Standard	0.00	

STAGE 7: SETTLEMENT

Settlement paperwork can be generated automatically. Claims payments can be recorded both in terms of the recipient and the analysis of the payment components. Integration with external or internal payment gateways is easily achieved using the LEAP Messaging Server.

This is the standard claims process that FLOvate implement 'out of the box'. LEAP powered by FLOvate is a low-code platform that is designed to be adapted to fit your organisations process like a glove — that means quick and inexpensive.

FLOvate operate several training courses, as we as a digital training portal, that teach your analysts to perform these amendments themselves — alternatively we have a team of qualified business analysts who can perform the configuration for you.

We offer multiple configurations that suit all the main use cases:



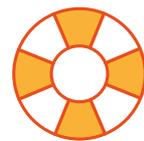
Insured



Broker



Intermediary (TPA)



Insurer

BENEFITS

END TO END CLAIMS MANAGEMENT

LEAP includes all of the features you need to manage any claim from First Notification of Loss (FNOL) to resolution. LEAP enables you to deliver digital, customer focussed claims management; with key features including automatic validation, fraud scoring, relevant triaging, reserves and payment recording, and integrated customer records.

Claim Incident Details

Claim Details

Incident Wizard

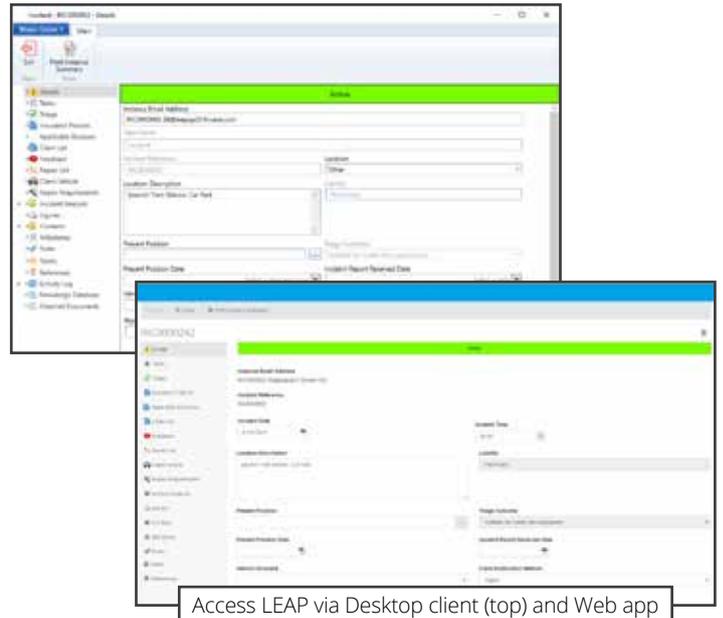
Reserve Ledger Account	Current Reserve	New Reserve	Comments	Clear
AD Reserve	12,400.00	12,220.00	Reserve Amendment	
Labour	3400.00	3200.00		
Mobile Phone Replacement	10.00	50.00		
Paint and Materials	2000.00	3300.00		
Parts	1300.00	1300.00		
Recovery	10.00	50.00		
Repairs	1800.00	6400.00		
Specialist Charges	50.00	50.00		
Stamps Replacement	10.00	50.00		
Storage	10.00	50.00		
Windscreen	40.00	50.00		
Client Reserve	12,000.00	10.00		
TP Reserve	22,000.00	50.00		

Reserve Management

BENEFITS

USER INTERFACES OPTIMISED FOR WHEN YOU NEED THEM

Most systems offer either a desktop user interface or a web version, both of which have associated strengths and weaknesses. LEAP offers you both based on the same configuration, so you get the best of both worlds. The desktop interface (WPF) allows for a high level of productivity for complex processes and the ability to have two claims open at once, especially useful if you take a call from a customer. The web version, which utilises the latest in HTML5 technology, provides a flexible interface that is available wherever and whenever you need it.



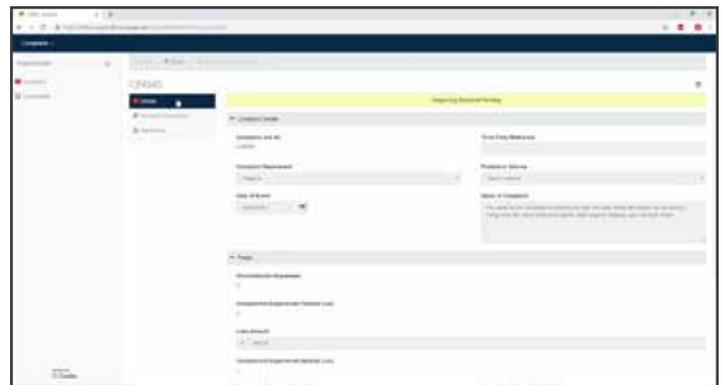
User Name	Date	Activity Type	Note	Entered by
Staff	23/03/2019 10:01:00	Task Action Performed		General Staff
System Staff Action: Button Clicked	23/03/2019 10:01:00	System Staff Action: Button Clicked		General Staff
Staff	23/03/2019 10:01:00	Button Clicked		General Staff
Staff	23/03/2019 10:01:00	Task Action Performed		General Staff
System Staff Action: Release event performed	23/03/2019 10:01:00	System Staff Action: Release event performed		General Staff
Staff	23/03/2019 10:01:00	Release Event		General Staff
System Staff Action: Release event performed	23/03/2019 10:01:00	System Staff Action: Release event performed		General Staff
Staff	23/03/2019 10:01:00	Task Action Performed		General Staff
System Staff Action: Release event performed	23/03/2019 10:01:00	System Staff Action: Release event performed		General Staff
Staff	23/03/2019 10:01:00	Release Event		General Staff
System Staff Action: Release event performed	23/03/2019 10:01:00	System Staff Action: Release event performed		General Staff
Staff	23/03/2019 10:01:00	Task Action Performed		General Staff
System Staff Action: Release event performed	23/03/2019 10:01:00	System Staff Action: Release event performed		General Staff
Staff	23/03/2019 10:01:00	Release Event		General Staff

TRACK ALL ACTIVITY WITH FULL AUDIT TRAILS

The activity log tracks all changes and updates to a claim during its progression, creating an audit trail with transparency and accountability. This information can be used for ensuring regulatory compliance, responding to customer complaints, monitoring productivity and for identifying training needs.

ENSURE YOUR CUSTOMERS ARE KEPT IN THE LOOP

Include a customer portal in your LEAP system and you give your customers the power to access their information in real-time, improving their customer experience and ensuring they stay informed each step of the way. Allowing online account access will also save you money, by reducing the volume of calls to your contact centre.



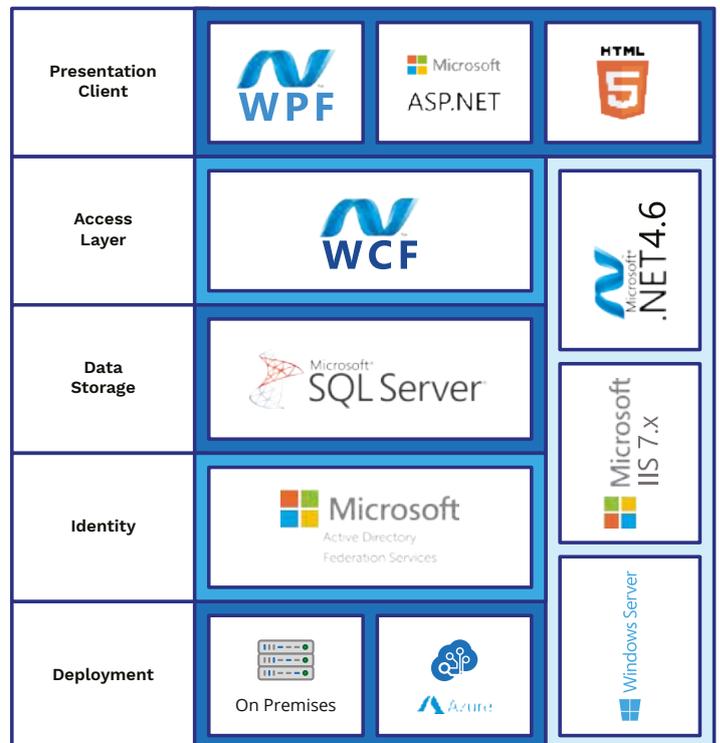
BENEFITS

SECURE AND SCALABLE ENTERPRISE ARCHITECTURE

The implementation of LEAP provides the highest levels of information security, so you can be assured that your system and data is completely safe. Based on Microsoft SQL Server and Microsoft Internet Information Server, LEAP offers the scalability of the underlying Microsoft enterprise components and can either be self-hosted on site or within a cloud environment.

MAKE THE SYSTEM YOUR OWN WITH ADVANCED CUSTOMISATION

Every claims environment is different. LEAP includes over 100 powerful, flexible pre-coded elements or building blocks that can be easily configured together to create an unrivalled claims management system that is tailored to meet your specific processes. See the Appendix for more information on the top 16 features, including Data Management, Document Handling and Financial ledgers.

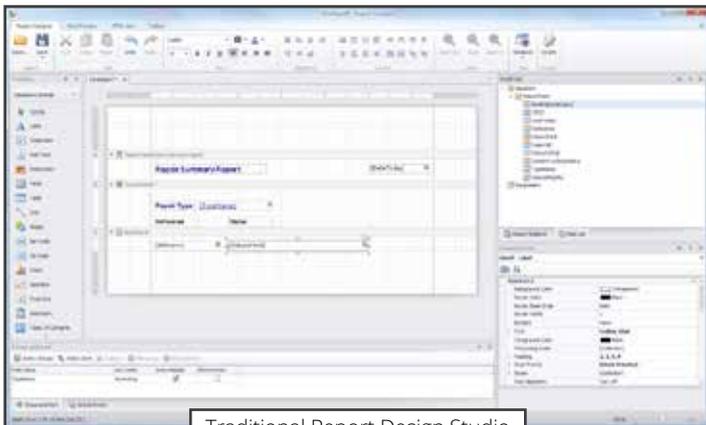


BENEFITS



UTILISE DATA TO ENABLE SMART INSIGHTS

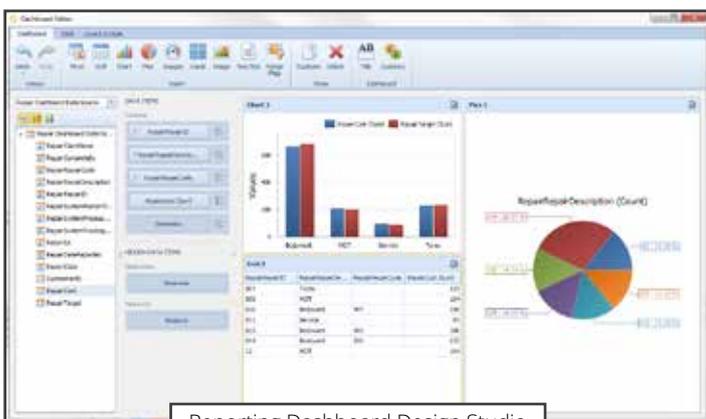
Flexible reports and dashboards can be analysed to gain real insights into your data and processes, that can power fact-based decision making. Utilise the drag and drop function in the report design studio to create reports based on any data within LEAP and export them out to Excel, Word, or as PDFs.



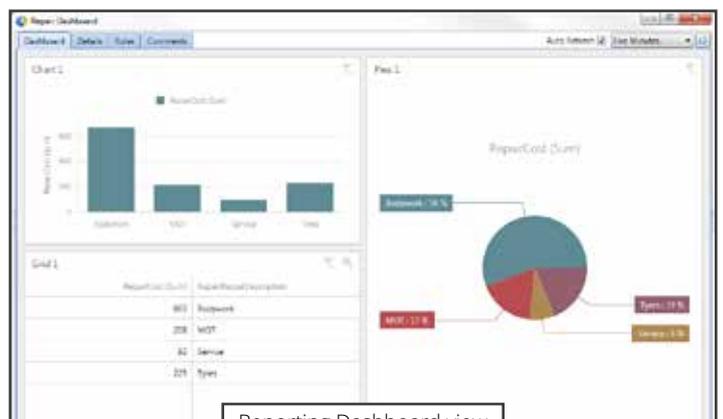
Traditional Report Design Studio



Traditional Report outcome



Reporting Dashboard Design Studio



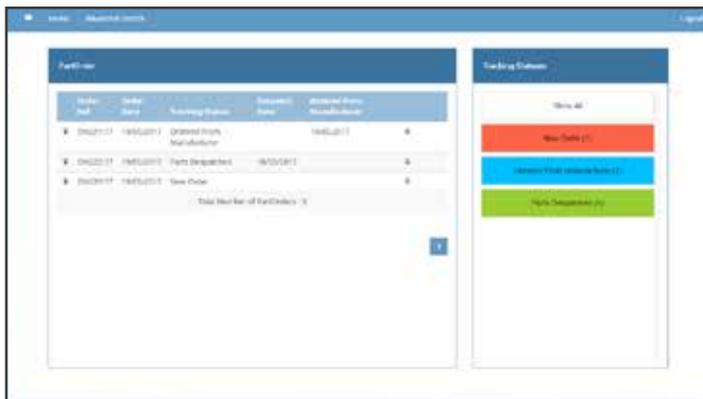
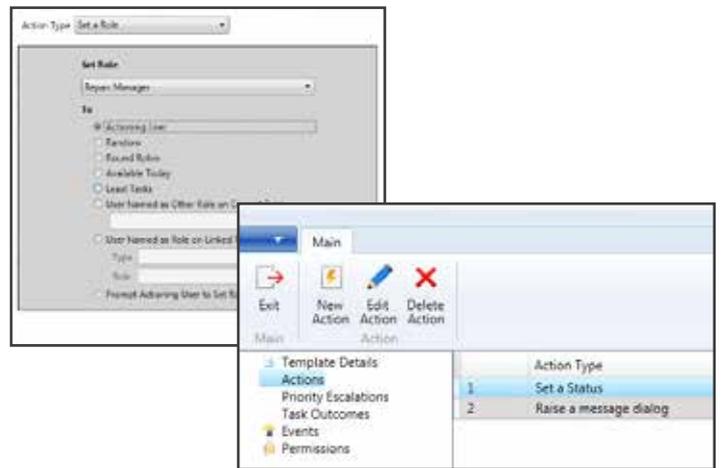
Reporting Dashboard view

FEATURES



INTEGRATED WORKFLOW AND PROCESS MANAGEMENT

Rather than using two separate systems for your claims database and associated workflows, LEAP combines them into one powerful solution. With configurable workflows, Robotic Process Automation and a vast range of powerful actions, combined with both explicit and implicit artificial intelligence, your claims process will be optimised, streamlined and improved.



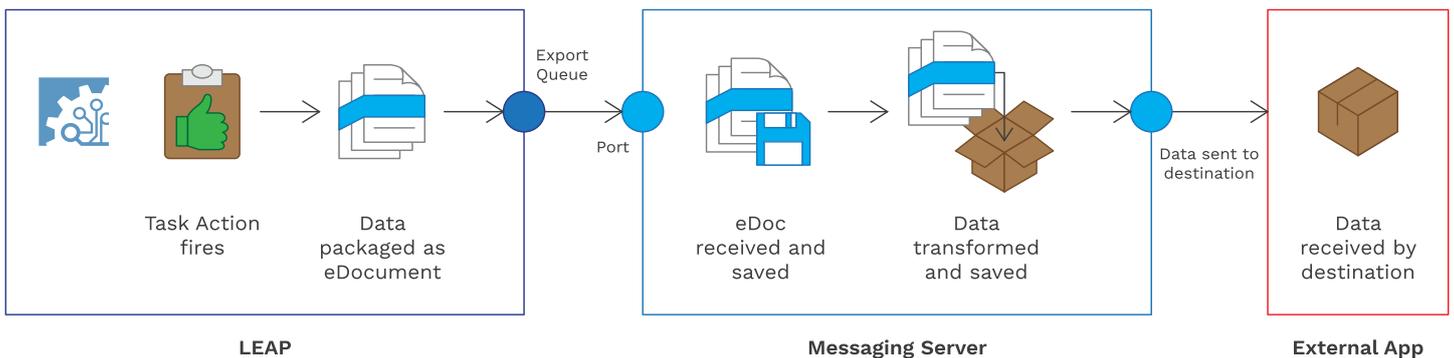
INTEGRATED SUPPLY CHAIN MANAGEMENT

Often to resolve a claim you must engage with external suppliers, such as your vehicle repair network. Traditionally this interaction happened separately from your claims system and could include manually chasing updates and relaying information to the claimants. With LEAP's ProcessWeb subsystem you can allow your partners access to the claim via a web portal, meaning they can enter updates and other information directly into the system, thus eliminating the need for constant chasing and for rekeying data from emails or phone calls. This also means customers have access to the most up to date information and that claim cycle time is significantly reduced.

FEATURES

ADVANCED WEB INFRASTRUCTURE

The inclusion of Web Hook technology and the LEAP Messaging Server allows for integration with other systems, including your policy management system, payment software and industry databases including CUE, MID, DVLA and PAF.



SPECIAL HANDLING INSTRUCTIONS

Special Handling Instructions requires the claims process to vary — for example, when the Insured is deemed a VIP. In this scenario the business may want to shorten the first notification of loss stage or reduce any service level agreements. FLOvate Schemes allows the Workflow of the claims process to differ based on an associated record. When a Scheme is 'loaded', the Scheme's Process configuration 'overlays' that of the standard Claim process. Every part of a Process can be altered using Schemes.

AI FRAMEWORK

Automate decision making

Utilise the LEAP decision engine to automate decision making based on your set of rules and conditions. The rule editor can make complicated calculations and rapidly evaluate data sets to minimise the risk of human error and to improve efficiency. If a condition is not met or an error is encountered, the system will flag this to the relevant people for manual checking.

AUTHORITY TRACKING

Ensure tasks are authorised correctly

Automatically send tasks to senior team members for approval or sign off, ensuring tasks cannot be finalised without the correct permissions. Authority can be required based on field conditions, specific documents or financial information. For instance, approving holiday requests or signing off costs and invoices.

COMMUNICATION TOOLS

Utilise email, SMS and instant messaging from within LEAP

Communicate directly with your customers and suppliers from within LEAP. Using the email and SMS functions, you can send messages to your customers or configure LEAP to send them for you at predefined times or events – ensuring that you are always keeping your customer informed.

CONTACT DATABASE

Manage contact information

Keep track of all of your contacts, whether they are customers, suppliers or third parties with the contact database. Define what information is collected, show relationships between types of contact and track interactions.

CUSTOMER PORTALS

Make customers part of the process

With the Customer Portal customers can track, manage and update information as needed. Specialised web forms and permission settings means they can only view/edit as per your settings.

DATA MANAGEMENT

Capture and manage all your data

Ensure your teams enter the correct data by creating custom data captures forms. Through using the wide range of field types including check boxes, picklists, rich text and dates, whilst utilising validation rules, you can improve speed and accuracy of data capture. Minimise inaccuracies further with tools such as spellcheck, Google Maps and postcode search.

DOCUMENTATION PRODUCTION

Create and maintain a range of document templates

Ensure that letters, emails and other communications are all on brand with the LEAP template editor. Either upload Word documents or create new ones with an intuitive rich text editor and then add merge fields relating to your data within LEAP.

DOCUMENTATION MANAGEMENT

Store, manage and index documents

Keep all of the documents related to a record or incidence in one place with the Document Library. Whether they have been created within LEAP or uploaded from the user/customer, they can be indexed, searched and filtered to help improve transparency.

FINANCIAL LEDGERS

Track financial information

Keep track of financial information from within LEAP. The transactional based accounting module can create sales, purchase and nominal ledgers with a hierarchical model of ledger account codes. Use alongside the documentation and communication modules to send estimates and invoices.

MESSAGING SERVER (INTEGRATIONS)

Integrate existing applications

Through use of a messaging server and APIs, LEAP can integrate with your other systems. The messaging server acts as a distribution centre, receiving data and information from one system and sending it to the other.

REPORTS & DASHBOARDS

Interact with your data to gain valuable insights

Measure data and gain insights in real time with customisable and flexible reports and dashboards. Utilise the drag and drop function in the report design studio to create reports based on any data within LEAP and export them in Excel or Word or as PDFs. You can also schedule reports and distribute them to designated users or email addresses.

ROBOTIC PROCESS AUTOMATION

Automate tasks to maximise efficiency

LEAP can perform a range of tasks automatically and without user involvement. These tasks can be set to run periodically or as a result of another task or action. They can also trigger other tasks, based on your conditions and rules. This automation of process elements can free up time for users and improve accuracy.

SCANNING & INDEXING

Edit, annotate and index scanned documents

Documents can be scanned into LEAP and then edited and annotated before being sent to a colleague/customer or being attached to a record.

TASKWEB FOR REMOTE WORKING

Action tasks on the move

Empower team members to action tasks remotely with LEAP TaskWeb. The web-based user interface strips back any unnecessary content, allowing users to complete tasks assigned to them. For example, an engineer can enter information directly into the system or app from a site visit.

USER MANAGEMENT & PERMISSIONS

Control and manage access of LEAP

You can control how groups or individual users interact with LEAP with the LEAP permissions module. Allow users to only have access to those elements they need to perform their job, ensuring security and oversight.

WEB & DESKTOP CLIENTS

Access LEAP the way that works for your business

LEAP can be accessed through a desktop client or via a web browser and can be hosted remotely or on site. Meaning that the system can be accessed wherever you are.

PLUS ALMOST 100 MORE FEATURES



Get in touch with us today to discuss your process requirements or book a bespoke demonstration.

Call us: 0330 111 0570

Email us: solutions.team@flovate.com

Visit our website: www.flovate.com