

## BACKGROUND

As insurance claims and related costs continue to increase, so does the need to further automate the claims process for more efficient customer service and error free workflows. In a recent engagement with a mid-west based insurance company that specializes in disability claims, CrawfordTech along with IBM helped ease the rapidly rising administrative costs with an automated case based claims processing solution.

### The Challenge

In handling insurance claims, multiple reports from an assortment of sources are generated, often in different formats, according to either a pre-defined schedule or on an ad hoc basis. There are ongoing internal and external audit processes that need to be in compliance with specific regulatory guidelines. And perhaps most important, all of this information needs to be readily available to different audiences, including the sponsor.

The insurance company had implemented an ECM solution for document storage and management. However, these disparate documents needed to be available in a standard format as collated and annotated assemblies for output. Since ECM systems do not provide the tools to automate this component of case management, the insurance company had to find a solution for efficiently collecting and consolidating claims documents.

### Solution

The insurance company selected CrawfordTech's Riptide to automate the ECM output management function along with IBM's Case Manager for managing the case process. By using Riptide, they can take groups of different documents from one or multiple IBM ECM repositories and submit them to one or more designated outputs. By automating this process, they are able to reduce the labor-intensive task of assembling documents, minimize errors, and deliver critical information more rapidly.

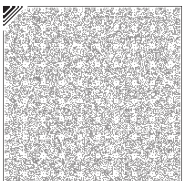
Documentum Retention Policy Services was chosen to provide lifecycle control over the archived policy documents insuring that documents were held for periods in compliance with the ICOB guidelines.

## At a Glance

### Benefits for the Insurance industry:

Riptide for IBM Enterprise Content Management provides these benefits:

- Eliminate print "bottlenecks" associated with desktop printing.
- Save time by spooling multiple print jobs from separate applications for printing.
- Eliminate the need to open documents in their native application for printing.
- Reduce IT involvement with an easy-to-use interface
- Support for multiple outputs, including print, fax, email, mobile, ePresentment, and more



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## Use Case

Although disability claims are somewhat unique in the complexity of the cases, and the time it takes to reach a resolution, the underlying process is identical to other insurance claims. When an insured party files a claim, the process begins with the insurer opening a new case. The application is entered into a case management claims processing solution that tracks the claims processes throughout its life span.

At this point, numerous people, such as adjusters, multiple physicians, and others, will review the claim and create supporting documentation. If the insured does not agree with the eventual claims determination, a settlement must be reached – either through mediation or litigation. At any stage of the review process and settlement stages, an enormous amount of information needs to be consolidated into a standard format and made available to all concerned parties.

In the instance of this insurance company, case files are in an IBM FileNet P8 repository, typically with dozens of documents in disparate formats: TIFFs, PDFs, Word documents, spreadsheets and XML transmissions. As cases progress, the case managers maintain a case worksheet documenting the claims processing actions and all interactions with the insured.

When these documents need to be made available as a consolidated package for claim settlement or litigation, Riptide is able to automatically assemble a transportable packet that contains:

- A cover sheet
- A table of contents
- All the IBM FileNet P8 case contents sorted in chronological order
- All the case manager worksheets associated with the case
- Original policy information, physician information, and other material
- All other artifacts associated with the case

Riptide distributes this packet to the relevant parties at multiple geographic locations. For tracking and security, each package can have a unique watermark. Delivery methods for Riptide are comprehensive, and include print, fax, email, PDFs on CD/DVD, file folder locations, mobile and ePresentment distribution. With Riptide, each individual and team receives everything they need promptly and securely, and in a consolidated and organized format.

## Summary

With the combination of CrawfordTech Riptide and IBM's Case Manager, the insurance company is now able to automate and manage claims processing process while reducing errors and manual processes, resulting in improved customer service and reduced administrative costs.

## CrawfordTech Solutions

Crawford Technologies develops software and solutions to help enterprises optimize and improve the secure and accessible delivery, storage and presentment of their customer communications.

With over 1,800 customers on six continents, CrawfordTech solutions and know-how enable the largest banks, insurers, healthcare providers, utilities and print services companies to use their existing technologies, documents and data in new ways. We help them navigate the challenges in leveraging legacy applications in the platforms and applications of the future.

CrawfordTech's products, services and domain expertise reside at the nexus of content, data, and output management and are essential components of our customers' digital transformation, output management and document accessibility strategies.

