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# Claims Management

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# Mobile Technology: Customer Centric, Claims Professional Approved

By Patti Griffin

It's a fact. Technology continues to impact every aspect of our business and personal lives, and the speed at which it evolves has increased dramatically. The comforts and connectivity that were just ideas a year ago are now part of today's reality. There is little separation between the devices and channels we use at work and at play—advances in one area influence demand and expectations in the other. You need only think about how to improve a tool or process and a solution becomes available almost instantaneously.

The most publicized advancements have focused on the consumer in the form of smartphones, smart-watches, home monitoring (security, heating/cooling, appliances), drones, and self-driving cars. And while the business adaptations may not always make headline news, the impact to the bottom line rarely goes unnoticed in the form of increased productivity, reduced expenses, and real-time accessible data, to name just a few.

So how can carriers seize the opportunities available through technology? First, insurers need to invest in a modern claims platform—one that is configurable and scalable and has comprehensive functionality capable of supporting the innovations available today as well as those on the horizon. With an updated claims system, insurers will benefit from the intelligent and automated processing that streamlines claims administration and expedites claims resolution. Other benefits to utilizing updated claims software include enhanced customer communication in the form of engagement through their

preferred channel, reduction in maintenance and system costs, and robust reporting and dashboards.

With a modern claims system in place, insurers can replace the manual processes that often elongate claims processing and delay settlement. One of the most time-consuming and difficult aspects of the claims process to manage is the field inspection. Insurers have been looking for a viable solution that would remove manual workflows and allow retrieval and submission of information in real time while conducting on-site assessments.

The wait is over. One of the newest claims mobile apps, developed by Accenture Duck Creek in partnership with Microsoft, delivers the functionality that will enable claims professionals to use mobile technology to be more efficient and effective out in the field.

The Windows-based app integrates with assignment and mapping tools—such as Bing Maps—to enable insurance claims professionals to organize field inspections according to priority and proximity. By automating this process, daily appointments are more precisely scheduled, increasing the efficiency of each claims professional.

The real value of this app is that it allows claims professionals to bring their claims system out into the field, eliminating most of the manual processes previously associated with on-site loss assessments. Through this innovation, claims professionals can easily access loss and policy information or enter notes, photographs, and other evidence directly into the core claims system while conducting the loss inspection. This reduces the need

for claims professionals to complete paper documents and then transpose notes into the claims system when they return to the office. By eliminating manual workarounds, claims files can be updated more accurately in real time, which can reduce the claims process cycle time and result in a quicker settlement—a metric often linked to improved customer satisfaction and retention.

Adding to the value that this app offers is its ability to adapt responsively to the mobile device that the claims professional is using. Insurers now have choices. They can determine which Windows-based communication device will work best for their field claims professionals today and be able to change to a different tool in the future with little-to-no impact on workflow.

So when is the best time to make a change to a modern claims system? Researchers and analysts continue to stress that, to remain viable in the marketplace, insurers will need to transition from their legacy-based systems within the next two-to-three years. No one knows what new innovations are on the horizon, but those businesses that can take advantage of technology advancements will have a competitive advantage as the trends of today become tomorrow's table stakes. With the right software platform, insurers will be better equipped to overcome the ever-evolving challenges of the market and deliver the superior service that customers expect now and in the years to come.

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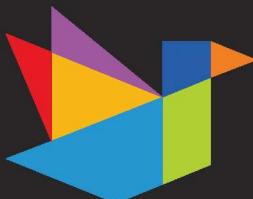
*Patti Griffin is the global product lead at Accenture Duck Creek*



# Critical times for customers require exceptional service. Can your claims system deliver?

Whatever your business needs, our comprehensive claims management solution delivers the results—on-premise or through Duck Creek On-Demand, our Software as a Service offering accessed via the cloud.

The image shows two smartphones side-by-side against a background of a cloudy sky. The phone on the left displays a map of New York and surrounding areas, showing routes and stops. Below the map, it lists two tasks: 'Inspect Vehicle' and 'Inspect Water Damage', both scheduled for Friday, June 19, 2015. The phone on the right displays a list of appointments for 'top Insurance COMPANY'. It shows tasks for 'Jamison, Scott', 'Elric, Alphonse', and 'Elric, Edward' on 'TODAY', and 'Smithe, Laura' on 'TOMORROW'. Each task has a 'Plan Route' button next to it.



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