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Technologies

WHITE PAPER

# Reducing Claims & Legal Expenses by Integrating Record Retrieval into Duck Creek

Some innovative carriers using both Compex and Duck Creek have saved hours per claim file by integrating record retrieval directly into their P&C Management workflows. This white paper explores how these innovators have reduced litigation management expenses and claims cycle time with little to no upfront investment.

# Reducing Claims & Legal Expenses by Integrating Record Retrieval into Duck Creek

With claims severity on the rise, litigation management expenses are increasing at an alarming rate. To manage these higher severity, higher complexity claims, insurance carriers must obtain more records than ever before. But some Duck Creek customers are saving hours per claim file by deeply integrating record retrieval into their P&C Management workflows. And they're doing it with little to no initial upfront investment or IT outlay.

Leveraging Duck Creek's plug-and-play integration with Compex's record retrieval service enables insurers to conveniently and securely order and receive records directly from the P&C platform they use every day, driving efficiency and reducing claims cycle time. Top nationwide and regional carriers who order and receive records via the Compex Duck Creek integration have achieved success in collapsing claims cycle time while also reducing claims and legal expenses.

By working closely with carriers to integrate record retrieval workflows into Duck Creek's P&C platform, we've identified a set of common factors—five strategic initiatives that lead to successful reductions in claims and legal expenses, even despite the trend of growing claims severity:

## 1. Focus on Cost Reduction by Streamlining Operations Across Claims & Legal

As part of ongoing enterprise efficiency and cost reduction initiatives, many carriers are undertaking efforts to streamline operations across claims & legal. These efforts are broad, often reaching across multiple teams and process areas.

Integrating a record retrieval service like Compex into the Duck Creek platform contributes to these efforts by providing greater access to records between claims and legal, increasing visibility and avoiding duplication of orders. When everyone touching a claim file can see the records attached to it directly in the claim file, a carrier has achieved the next level of visibility, leading to less time (and duplication of

work effort) tracking down records, reducing costs and freeing up more time for higher value activities.

A record retrieval integration like Compex provides other cost reduction benefits. Previously, with multiple teams ordering records, invoices and billing would be fragmented and susceptible to errors by adjusters, such as assigning record orders to the wrong case file. These errors would require time consuming and expensive audits to correct and reapply orders to the right claim file, but ordering records directly via Duck Creek mitigates the errors altogether. The consolidation of orders and billing under one enterprise umbrella has also empowered carriers to take advantage of economies of scale by ordering records in bulk, further supporting cost reduction initiatives.

Finally, carriers ordering records directly via the Duck Creek platform via an integrated record retrieval partner have achieved significant reductions in claims cycle time—by as much as 60 days.

“When Legal has treatment information from Claims,” says Lauren Brown, Compex’s Executive Director of Marketing and Partnerships, “they know the locations from which they need to order additional records. But without that information, they have to go through discovery in many jurisdictions, slowing down the litigation process. By ordering more records upfront and sharing them across Claims and Legal, carriers can reduce cycle time across many of their claims, and thereby reduce litigation management expenses by working smarter.”

## **2. Deploy a 100% Digital Workflow, Supported by Time-saving Electronic Tools**

Carriers seeking to reduce claims and legal expenses have steadily increased adoption of digital workflows and tools, and the greater need for remote work caused by the COVID-19 pandemic has only accelerated that adoption. Duck Creek’s record retrieval integration with Compex has supported this shift by providing thoughtfully considered tools that eliminate the need for paper, discs, and mail, so Claims and Legal teams can work more efficiently through process digitization.

One example of a digital tool that works well when viewing records from within Duck Creek is the DICOM Film Viewer, which is automatically included when you order films through Compex. Instead of shipping hard copies of discs—which is the way that many in our industry still do business—electronic copies of films are added to the claim file directly in Duck Creek, and the built-in DICOM viewer makes it easy to view the films electronically. Other electronic tools such as Annotation Tools and Medical and Billing Record Summaries enable time-saving electronic manipulation and analysis of records.

This digital workflow particularly comes in handy when the need arises to share records and films with an Independent Medical Expert (IME), outside counsel, or another third-party. Sharing records with IMEs and other third parties is accomplished with just a few clicks, and the built-in DICOM viewer enables the third party to view films electronically. Carriers leveraging this digital workflow have reduced cycle time by days or even weeks, while realizing cost savings by reducing shipping & handling (S&H) charges.

Finally, by being able to place orders directly from Duck Creek, team members are able to save time, since much of the information needed for each records request is automatically pre-populated from the claim file, and instead of records being manually received and filed by an individual, they are immediately added to the carrier's claims or document management system once they are received.

Compex's integration with Duck Creek (for Claims organizations) and its own web-based portal (for Legal organizations) provides a seamless, connected, fast, and intuitive experience for ordering and receiving records, annotating and summarizing them, sharing them with IMEs and other third parties, and viewing/sharing films, all from a familiar interface and deeply connected with the tools you use every day.

### **3. Reduce Claims Cycle Time Leveraging A Nationwide Record Custodian Network**

By leveraging Compex's record retrieval integration with Duck Creek, carriers can immediately benefit from long-standing relationships with tens of thousands of

record custodians nationwide. These relationships give you a major advantage in retrieving records quickly and efficiently.

One way Complex achieves this advantage is by standing up digital workflows that integrate directly into custodian's processes and technologies, in order to minimize turnaround time for records requests. As a result, Complex is able to minimize delays and obstacles, so your records get delivered quickly and reliably.

## **4. Achieve a Faster Path to Insight With Built-in Medical Record Summarization**

A common efficiency and cost reduction initiative among top nationwide carriers is to take advantage of medical and billing record summarization services, which drastically reduce the amount of attorney, paralegal and claims personnel time spent organizing and reviewing documents.

Because Complex's TruSummary capability is built directly into its Duck Creek integration, users can easily add a summary to a records order. When a summary is added, a highly-trained team completes the summarization effort faster and more cost-effectively than any insurance carrier can do in-house. Then, record summaries are delivered directly to the P&C platform as the records come in, giving your team the key points from the records associated with any claim in an easy-to-consume format, collapsing the hours-long process of analyzing medical records down to minutes, and thereby reducing litigation management expenses substantially.

## **5. Harness the Power of Analytics to Make More Informed Decisions**

It's no secret that advanced analytics is a hot topic, especially for the data-driven insurance industry. But the quality of the analysis can only be as strong as the data going into it, and as always, the more data, the better. Because Complex's integration with Duck Creek delivers medical and billing records directly into a claim file in the P&C platform you use every day, it makes the raw data you need to drive fraud detection, litigation outcome probability modeling, and other advanced analytics

applications immediately available, precisely in the location that you need it to be for it to be actionable. The result: you have a faster path from raw information to insight, giving you the ability to make more informed decisions.

A second way that Complex - Duck Creek clients are harnessing the power of analytics to reduce cycle time and litigation management expenses is by using Complex's record retrieval analytics dashboard. By providing unprecedented visibility into the performance of record retrieval workflows, the dashboard—for the first time—gives carriers the ability to proactively manage the performance of the record retrieval process, in order to identify areas for optimization and streamline operations across claims and legal. The analytics dashboard, as well as the other tools discussed across these five key initiatives, are asset-light, cloud-based, and plug-and-play, enabling them to deliver value quickly with minimal need for change management, and little to no work required from IT.

## About Complex

Complex is the nation's leading record retrieval provider. We serve thousands of law firms and the largest insurance carriers to provide record retrieval, record summarization, IME interface, and deposition reporting solutions that reduce cost and cycle time. We empower our clients to make faster, more informed decisions by streamlining across claims, legal, and third parties.

Founded in 1972, Complex leads the industry in years of experience, technology, and client service. With 36 offices nationwide, Complex obtains records in all 50 states and abroad. Our leadership in geographic reach and technological innovation make Complex well-known for improving efficiency, simplifying processes, and delighting our customers.

Complex is the first record retrieval partner providing a direct, native integration with Duck Creek.

To learn more about Complex's Duck Creek integration, visit <https://pages.cpxlegal.com/duck-creek>.