



embre Claims Management

EMBRE Claims is a flexible, intuitive, web-enabled end-to-end claims processing solution that handles a claim from point of entry to settlement and payment. It enables the insurer, loss adjusters and other service providers to interact with the claims management system relevant to them.

EMBRE Claims automates the claim management workflow and ensures the assignment of the claim to the most appropriate person for that task.

EMBRE Claims captures and refines the rules and decisions for all lines of business, automating the claims management process.

The average cost of a claim, and the cost of replacement goods and services is reduced, without impacting turnaround time and ensuring quality of service delivery. EMBRE Claims provides operational transparency and flexible demand management that is required to optimally manage periods of low claims or catastrophes.

Assignment

EMBRE Claims supports internal claims management teams as well as third party claims management providers. Similarly, it supports internal loss adjusters as well as third party adjusters. Assignment of work to claims handlers is based on pre-defined rules. When a claim is created, based on certain criteria like claim value, claim region, sensitivity, claims pending, etc, rules are applied. Work is assigned to assessors and other service providers selected based on a number of criteria such as location of loss occurred, expertise, value of claims that the assessor can handle, the number of claims open with that assessor/service provider and their individual performance.

FNOL and Policy Coverage

EMBRE Claims provides default claims data entry screens. It can also interface to third party FNOL applications using pre-built Web-Services interface.

EMBRE Claims interfaces with policy administration system. It extracts policy details and supports claims coverage and other validations.

Assessment and Investigation

EMBRE Claims manages the complete interaction between claims handlers and third party service providers including loss adjusters, investigators and other specialists. These interactions include appointing service providers, sending instructions, receiving reports, setting reserves and settling the claim. The service providers can securely access EMBRE Claims and perform all the tasks from within the application.

The service providers controlled access to claim and policy information. Service providers can access the system while they are on the road. On completion of their tasks or at regular intervals, the service provider can send reports by uploading documents in the application. Messages, notifications and reports are delivered instantaneously. Results from third party loss estimation systems can be attached to a claim.

Reserves Management

Reserves can be set based on pre-defined rules. Each participant in claims handling can recommend reserves. The claims handler can consolidate these figures to set the claims reserves. These reserves are constantly updated to reflect the latest claims transactions. Managers can view up to date reserving information on their dashboards.

Key Features

- Flexible web-enabled end-to-end claims processing solution.
- Configure workflow and activities
- Assignment of work to claims handlers based on user-defined rules
- Dashboard for claims handlers and managers
- Homepages tailored to each participant's role
- Task notification and alerts based on workflow triggers
- Web services interfaces with policy administration, payment, FNOL systems
- Seamless interaction between internal and external parties
- Rules based reserving and tracking of movements
- Claims validations including policy limits and coverage
- Configurable document/letter templates
- Attach and view relevant documents and images for each claim
- Up to date claims financials and reserve details
- Capture of information to provide process metrics
- Supports for outsourcing claims management activities

Benefits

- Shorten claims lifecycle
- Increased service efficiencies and customer retention
- Minimized claims indemnity and administration costs
- Accurate reserving
- Minimized claims leakage
- Reduced infrastructure and overhead
- Quality control of supply chain transactions
- Ease of use and minimal training required
- Standards based, flexible and scalable architecture
- Low total cost of ownership
- Open and scalable technology deployment

Claims Fast Track

Claims Fast Track is handled in EMBRE Claims in a number of ways. Depending on the value of the claim a rule can be applied to settle the claim immediately.

In cases where there is an immediate requirement for a claim, a work notification is directly sent to the service provider to fulfil the relevant part of the claim. The rest of the claim is processed normally according to rules.

Settlement

EMBRE Claims tracks every claim item from FNOL to settlement. It supports cash settlement as well as repair/replacement. At the triage stage, if any immediate claim item is required, these can be ordered and paid for using business rules to establish the vendor for that particular requirement by sending a purchase order immediately. All service providers and suppliers can generate invoices from within the application and these when processed count towards settlement.

EMBRE Claims also supports a standard Web-Service interface for transferring the information on settled claims to the General Ledger and payment system.

Claims TPA Support

EMBRE Claims allows all or part of the claims management process to be outsourced. All access is tightly controlled and highly secure. Each participant in the claims life cycle gets a tailored view of the claim. All interactions between service providers and the claims organization is managed within EMBRE Claims while providing complete transparency to the insurer.

Document Management

EMBRE Claims allows the users to link any type of document/image to a claim record. These are then available to any user to assist them to make the right decision. EMBRE Claims supports all types of documents, including Word, Excel, PDF, JPG, GIF, etc. In addition, EMBRE Claims can be interfaced to iMantras' powerful document management application EMBRE File Access that allows users to manage documents in an enterprise fashion with proper version and access controls.

Standard Letters

In EMBRE Claims all standard documents and letters are defined in XML. These document templates are maintained externally so that business analysts and system administrators can make changes to the documents without requiring programmer intervention.

Workflow

EMBRE Claims has configurable claims workflow control that assists the assignment of claims to claims handlers and the management of all activities for each claim. Based on claim location, value, sensitivity, etc, a number of activities are defined for each claim. These activities have to be completed to close the claim. A number of these activities have associated tasks to be performed by other parties. Controls and follow-ups are based on tasks. When a task is not completed on time, a reminder notice is sent to the user. If no action is taken for a specified duration, a notice is sent to the user and to their manager.

For long tail claims where regular follow-ups are required, reporting from loss adjusters and specialists like lawyers or engineers can be scheduled. According to the schedule a reminder is sent each time a report is due.

Business Rules

All business rules are defined in XML files. These XML files are easy to use and can be modified by business analysts and system administrators without intervention from programmers.

Dashboard, Reports and Business Intelligence

Dashboards provide real time monitoring of claims by line of business, total value of claims, claim numbers, reserves, etc. Liability estimations made by assessors and specialists along with any reserve updates are available. This allows the managers to make decisions based on up to date information.

EMBRE Claims provides a number of reports covering all aspects of claims management including trend analysis reports. It also exposes its data structures so that ad-hoc reporting tools like Brio or Crystal Reports can be used.

Security

All user access goes through an authentication and authorisation process. Information shown to the users depends on their authorisation level and privileges. Traffic over the internet can be encrypted using SSL.

Technical Overview

In creating EMBRE Claims, iMantras focused on delivering an e-business application that is truly scalable, secure and flexible. EMBRE Claims is developed using open standard J2EE architecture ensuring that it is deployable on all standard operating environments. EMBRE Claims uses Service Oriented Architecture (SOA) to facilitate ease of integration with other applications. EMBRE Claims has the proven ability to scale from workgroup to enterprise, as required.