



Service clients faster with automated claims download.

Overview

Claims download is an industry standard process to download claims information from a carrier's claims systems into an agency management system. This allows the carrier to inform an agency when a claim has been reported directly to them. It also provides the opportunity to subsequently expand on the details of the claim, keeping agents up to date with the most current information.

Claims download consists of six messages:

- **Claim Number Assignment (CLN)** - This data is sent when a claim has been reported directly to the carrier and the claim is first opened.
- **Adjuster Assignment (ADJ)** - This data provides adjuster information and adjuster updates.
- **Claim Reserve (RES)** - This data is sent when the reserves are set or changed.
- **Payment Information (PMT)** - This data is sent when any type of a payment is processed.
- **Claim Status Update (CLS)** - This data is sent because the claim is closed or re-opened.
- **Claim Information (CLI)** - This category is used to provide generic data that has not been managed by the other categories of codes.

Claims download is a valuable tool for agents and carriers to automate the entire claims process from initial reporting through to when the claim is closed. Oftentimes, claims are reported directly from the insured to the carrier. This process can result in a delay from when a claim occurs until the agent is notified.

Claims resolution is a critical component of an agent's customer service operation, as that is the promise made to a client when a policy is sold. Claims download assists the agent in learning the latest claims details. Many carriers send updates frequently throughout the day to allow the agent to provide a higher level of service to their insured clients.

Claims download has also proven to be an invaluable tool to agents when a catastrophic claims event occurs. Because claims information is updated in their system automatically, it allows agency personnel to focus on servicing the customer rather than trying to keep claims information up-to-date due to the high volume of claims.

Without claims download, agents receive notifications in a variety of manual ways – email, paper, and phone calls, among others. However, nothing automatically loads into their management system. With claims download, carriers can send all pertinent information through the Ivans Network to be picked up by the agent's management system, which allows agents to set up activities in the agency management system.

Claims download offers carriers and their agents a secure and managed alternative to email, mail and faxes. It is an auditable, secure, system-based method of communicating this essential information between carriers and their agents.

The data provided through claims download also assists agents with claims data that may be analyzed through reports. Agents have learned in some cases that a client is not profitable for the agency.

Agency management systems handle the processing of the claim information. Agents should contact support to learn how their system handles claims download data.

Benefits of Claims Downloads for Insurers



Carriers identify clients based on purchased policies



Reduced phone calls from agency personnel and lower claims handling expenses



Efficient claim fulfillment leads to increased client satisfaction



Partnership with agents helps improve loss ratios



Claims download codes provide actionable data for agency management systems



Accurate and prompt information allows agencies to counsel clients with high claim frequency

Benefits of Claims Download for Agents

Overall benefit: improves agency efficiencies



Many carriers offer instant download updates



Accurate and prompt information allows agencies to counsel clients



Claims download eliminates manual processes, especially during natural disasters



No need to sign into carriers' websites for claim status updates



Activities can be automated in agency management system



Claims data can be shared through client portal, improving customer experience

Claims Download Implementation Information

Carriers who are new to implementing claims download should contact Sales@lvans.com.

Agents who need assistance in activating claims download should contact your agency management system support.

Agents may also assist the industry in persuading your carriers to provide claims download by speaking with your carrier field representative and indicating that you want claims download in the future on your Ivans Connections Report. If you have questions, please contact Connections@lvans.com.

Claims Download is Complimented by eDocs & Messages Download.

In addition to receiving actionable data download on a claim, eDocs and Messages download provides complimentary information. This may be a document representing the first notice of loss (FNOL), pictures and/or other supporting documentation about the claim.

Claims download provides a claim number in the agent's system which facilitates the ability to receive supporting documentation.

If a company chooses to send a loss notice via eDocs and Messages download to the agent's management system, the document(s) could be posted directly to the agencies portal for their client to review.

Claims Download versus Real Time Claims Inquiry (eServicing)

Some carriers have not implemented claims data download and may provide their agents with the ability to secure a real time update through their company website. The agent should initiate the inquiry through their agency management system, to streamline the process. The agent should contact their agency management system's support to learn how real time inquiry works in their system.

Claims Download Use Cases

Claims Download

Summary: Claims download provides a mechanism for a carrier to provide specific, detailed, claims information to an agent where it is imported into screens within the agency management system. Detailed information is supported from the initial opening of a claim through final closure of a claim. The claims download sent by the carrier goes through the Ivans network security, like policy download.

Description: When an insured reports a claim directly to the carrier, methods of notification to the agent can vary widely from email, mail, fax, etc., making it difficult for the agent to contact the insured. With claims download, the agent receives the information in a consistent manner from all the companies that follow the established claims download guidelines.

Claims download allows an agent to trigger their defined workflows to assist their insured. It is recommended that carriers implement as many of the messages associated with claims download as possible to provide the agent with the most complete information.

Normally, the first message would be Claim Number (CLN). This creates the claim in the agent's system and assists in matching future claims download.

Additional transactions can be sent at the same time, such as Adjuster Assignment (ADJ) or Claim Information (CLI). As payments are made, the carrier can send detailed information to the agency showing the amount and date of payment. Reserve amounts can also be sent to allow the agency to monitor the activity.

When a change in status occurs, the carrier can send a message to indicate closed, open or re-opened.

Carriers are encouraged to send all data related to a claim and use all available transactions.