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## Claims Download Helping More Agents, Carriers Strengthen Customer Ties

By Clare DeNicola | June 11, 2010

Claims download is one of the newest focus areas for agency-carrier automation. The insurance industry has come a long way in automating claims processing, and carriers are investing in this technology to enhance efficiency and differentiate themselves in the eyes of their customers. More carriers and agents will implement claims download in the near future, as the industry looks for ways to strengthen relationships with customers.

Years ago, claims processing was completely manual. Paper (and eventually faxes) was originally used for claims and first notice of loss submissions, and phone calls were made to adjusters for status updates. Access to adjuster notes and reserves and online loss runs came in the late 1990's, when real-time claim inquiry capabilities became available in 1999. With recent improvements and innovations, claims handling has changed dramatically, and in the last part of 2007, claims data was being processed and distributed electronically.

With the use of claims download automation, agents can now electronically access claims data in their system that is up-to-date. This technology can be a valuable tool in helping agents provide better customer service and more proactively manage customers' claims. Claims download eliminates the need to update claim information manually in TAM, saving agents' time and minimizing data entry errors.

Agencies can also monitor their loss ratios much more closely, which helps with forecasting and improving their bottom line. With all these benefits, it is no surprise that the number of agents using this technology grew 114% over the last 12 months, according to a recent IVANS report.

Strong customer-agent relationships are important in the insurance business. Customers trust that their insurance agents and carriers stand ready to help when a terrible event or accident occurs, and insurance agents want to be able to respond quickly when their customers need them most. It goes without saying, then, that having current, reliable customer data is important to agents.

Claims download is playing a valuable role in customer retention by helping agents respond more quickly to claims and provide critical feedback to a claims department. This technology is also delivering operational benefits, such as reducing agent need to call a carrier's claims department and making claims information more accessible for other uses.

Agents also appreciate how much easier it is to keep their claims information current. And, it is creating limitless potential for claims servicing, because it enables agents to immediately contact the customer and provide useful advice and guidance; such as recommending a rental car company or identifying approved body shops during an auto claim. These types of claims servicing opportunities turn a simply satisfied customer into a loyal customer who refers an agent's business to friends and family.

Currently, 26 carriers have implemented claims download, with many in development. More than 21,000 agents are actively using policy download, and approximately 40% are capable of accepting claims download. IVANS is also working with carriers to accelerate the claims workflow in other innovative ways, by pairing claims download with real-time transactions such as claim inquiry, first notice of loss submission and loss run request.

Ultimately, claims download enables agents and carriers to react more quickly to their customers' needs. Insurance agents are better able to serve their customers and build stronger ties with their customer community, as a result.

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