



DOCOSOFT IS THE LEADING PROVIDER OF CLAIMS MANAGEMENT SERVICES TO THE LONDON INSURANCE MARKET. OUR SOLUTIONS ARE TAILORED TO EACH CLIENT, DESIGNING AND CREATING SOLUTIONS WITH THEIR CLAIMS MANAGEMENT NEEDS IN MIND. DOCOSOFT WORKS HARD TO UNDERSTAND ITS CLIENTS AND ALWAYS FORMS STRONG WORKING RELATIONSHIPS.

How Write Back will transform the London Market's Claims service

Write Back has been described as the biggest thing that has happened in the claims space since the electronic claims file (ECF) was introduced in the mid-2000s. The initiative has been driven by the LMA's ECF User Group. DOCOSOFT are part of the working group to see the initiative from drawing board to reality. Kat Fraser, who is part of the claims team at Talbot and Chair of the ECF Best Practice Group talks to DOCOSOFT in this interview where she outlines how Write Back will transform the London market.

What are the top three benefits of Write Back to the claims handling process?

Write Back will have a positive impact on the claims handling process in three key areas: speed, enriched data and avoiding duplication. The Claims Workflow Triggers will be received in almost real time whereas currently we have about an hour's wait before we receive notification of these claims, so we'll know about them almost immediately which is a huge benefit.

The CWT's will contain enriched data that will fill almost 300 data fields as opposed to the 60 – or thereabouts – that we currently receive. So the level of data coming through is going to be much more granular and detailed in comparison to what we are used to. Really, we barely scratch the surface with the current CWT's so we'll have a much more detailed view and complete picture thanks to the "fat CWTs" as we call them.

Duplication will be significantly reduced because at the moment we have multiple systems and with Write

Back we're bringing everything into one, so we're cutting back massively on key strokes, allowing us more time for what's important – processing claims.

What feedback have you had from the London market so far with regards to Write Back?

There are a number of early adopters for Write Back Phase 1 and conversations with those organisations are very positive, and all show enthusiasm for this ground-breaking project. This is about London market modernisation and if we are to keep up and compete globally we need to create new ways of speeding up claims processes, which is exactly what Write Back gives us.

One of the aims is to reduce the time that we are spending administratively on claims. By cutting out so much duplication we are doing exactly that. As a market we have processes that mean various different people have to agree to a claim and by bringing in Write Back we are making that lag time between agreement parties shorter so it can only be of benefit.

Client: Talbot Underwriting Ltd.
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How will Write Back enhance the level of data received from the broker?

It comes back to the CWTs because of all the extra information that is going to be held on the system. What we're doing is bringing that information into our own systems and enhancing our own data. It is there already in the background, but we're not collecting it or using it to our advantage. The next question will be to ask what can we do with this additional data, what do we want it to do, how can we use this to improve our claims service?

Can you expand on how the carriers will benefit?

With an average saving of five minutes per claim spending less time on data entry and admin tasks allows you the luxury of having extra time to devote to handling claims, particularly those more complex claims, time that you wouldn't normally have. The enriched data provides not only more time for claims handling but it also opens up all sorts of possibilities when it comes to data analysis and MI.

Less duplication is a massive benefit to claims adjusters who constantly have to key and re-key data etc. When you're writing on one system it allows the opportunity for things to be streamlined, automated and efficient, leaving less room for human error. As we know, good data in means good data out and Write Back will have a direct impact on data quality.

The other benefit of Write Back is that just because a screen may look the way it does in ECF2 that doesn't mean it has to look like that in your own system. It can be bespoke to your needs as long it matches the basic functionality that is available in ECF2. The organisations' claims department will be in control.

Underwriters signing up to Write Back are going to be able to process claims far more quickly which will set them apart and provide a huge competitive advantage. Once the system is up and running some of my competitors will be waiting an hour for their CWTs whereas I will have received it in almost real time and responded. That is a great advantage.

How will Write Back help to improve claims handling?

The benefits can be outlined as follows:

- **Speed** – allowing me to respond to a claim within minutes of it being notified not only provides a competitive advantage but also allows me to provide a better service to our customers – the insured.
- **Enriched Data** – the new Write Back trigger files will provide so much extra data that we can start measuring and recording performance, claims progression and trends in ways that do not currently exist. That's a really exciting development.
- **Duplication** – data entry and the constant need to key and re-key comments, financials, etc. is the bane of a claims adjusters' life. The fact that we can avoid so much of this comes not only as a huge relief but allows us the time to focus on what's important – analysing and paying valid claims.
- **System availability** - Write Back offers 24/7 availability – this is a huge leap forward for the claims community. For example, my company, Talbot, has an office in Miami that, like all overseas offices, is restricted in terms of when they can access the system and process claims. When we told our "Man in Miami" that he is going to be able to do claims 24/7 he nearly fell off his chair! I hear all the time that overseas offices spend a large proportion of their day planning what claims

they will be able to respond to when the system is available to them. Write Back removes that altogether, if that's not progression then I don't know what is! This will be a benefit to anyone signing up to Write Back because so many companies are expanding with overseas offices.

The opportunity under Write Back really is enormous. It is ground-breaking stuff in the sense that in claims we are always waiting for something be it CWTs, documents to come in, or systems to wake up if you are abroad. Now if I am away on business and I have some downtime and want to process claims then I can get on my laptop and do just that.

Progression and modernisation for the London Market is vital if we are to continue to challenge competitors in other markets. Write Back offers an incredibly new and exciting way of doing just that. We can't afford to stand still. I'm excited to be welcoming a new approach to the way we work.

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What the client said...

"Another huge benefit that Write Back offers is its 24/7 availability. For example, my company Talbot has an office in Miami that, like all overseas offices, is currently restricted in terms of when it can access the system and process claims."

"In today's landscape, claims are becoming more technical, for example Cyber, which is a new and challenging area. We need to have a system with the functionality to deal with new types of claims to allow us to respond to these new challenges and ensure we are ahead of the curve"

"Underwriters signing up to Write Back are going to process claims far more quickly which will set them apart and provide a huge competitive advantage."

Kat Fraser, Talbot Claims Team