

Balancing The Workload



INDUSTRY BACKGROUND

The speed at which a customer's claim is processed has a direct impact on customer satisfaction and retention.

A slow processing cycle can often be due to heavy manual processes and inherent inefficiencies that can have a very direct effect on operational costs.

Apart from these internal challenges, a lag in claims processing also provides time for personal attorneys, doctors and mechanics to increase the original claimed amount.

BUSINESS PROBLEM

When the First Notice of Loss (FNOL) department received a claim, they randomly assigned it to one of the claims adjusters within a large group.

These adjusters, and their managers, often had to re-assign the claims due to: unequal workload distribution, licensure status, vacation time, resignation, skill level, etc.

Additionally, given their assembly line approach, the overall processing times were protracted, as each adjuster had to finish their component of the claim (e.g. Bodily Injury) and then pass it onto another adjuster (e.g. Property Damage).

With so many adjusters involved in each claim it was difficult to set-up individual performance incentives and expedite claim processing.

Y&L SOLUTION

Y&L studied various facets of the problem and developed an intelligent workload management sub-system within our client's legacy system.

Every claim was separated into specific "features" (e.g. BI, PD) and assigned to specific adjusters allowing for parallel claims processing.

The intelligent workload management system was so robust that it even accounted for shift timings, assigning claim features to adjusters one hour before the beginning of their shift, and stopping one hour before their shift ended; thus maintaining an equitable workload across all adjusters.

It also provided managers the ability to add/modify/ remove adjusters, move claims across departments, adjust daily claim quotas and shift timings on the fly, and even transfer claims "features" if needed.

BENEFITS

Claims processing time has been reduced by 30%, as the workload is automatically divided based on availability.

Also, the overhead associated with the assignment and re-assignment of claims is eliminated. The removal of this "busy work" has increased the claim handling capacity of the organization, enabling them to expand into new states without hiring additional staff.

There has been a significant positive impact on employee satisfaction due to automated workload balancing and the ability to implement individual performance incentives.

The positive impact this feature has had on customer satisfaction, and the potential losses it has saved our client by expediting claim approvals to avoid increases is immeasurable.

ABOUT Y&L

Y&L's philosophy is information technology can transform businesses. We believe technology is a tool companies can use to do their business faster and more economically.

In short, technology, if designed and implemented correctly is a business accelerator, as well as competitive differentiator.

At Y&L, we blend business expertise, domain knowledge and technical prowess to deliver optimal solutions; so businesses can become more efficient, nimble, and competitive.

We have been transforming government agencies and commercial businesses worldwide since 1999.

CASE STUDY

Vertical:
Insurance,
Financial
Services

Solution:
Automating
Workload
Distribution

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