



CASE STUDY

TRANSPORTATION

CHALLENGE

An insurance brokerage specializing in high-risk transportation accounts - including taxi services, trucking companies and auto rentals - was having difficulty controlling its claims process. It was unable to record and access data generated by claims, and was getting poor results from insurance service providers because they controlled handling, reserving, and the use of independent adjusters.

The data results were often poor because the independent adjusters did not obtain the required information. The brokerage had its own unique set of key performance indicators, but because independent adjusters had neither the ability nor the customizable system to capture these specific criteria, the brokerage was unable to track and document the data as mandated.

SOLUTION

SCM created a customized solution for the brokerage using its proprietary ClaimsPro services. SCM offered the brokerage a true third-party-administrator arrangement with full control over the claims process from beginning to end. The brokerage could use SCM to manage all aspects of its process—from the method in which claims were reported, submitted, set up, and handled to the data collection at the end of the process—in a more reliable and efficient manner.

SCM's team installed toll-free phone lines for each of the brokerage's clients so that as soon as one of them was involved in a loss, that client could report the claim directly to SCM. These lines aid in the immediate assessment of the incident. SCM is able to quickly determine if on-scene attendance by an adjuster is immediately required. Adjusters on the scene of a loss are able to assist in cost control of the claim and ensure a timely investigation.

Clients are also able to call an adjuster (to work on the claim) directly between the hours of 8 am and 8 pm, half an hour earlier and three hours later than the brokerage's business hours. Outside this 12-hour window, clients can report directly to SCM via an after-hours call centre. The information will then be available to the adjuster the following morning.

SCM provides the brokerage with the ability to identify data for each of its clients through unique IDs; this allows for isolated data collection. Brokers and clients can access this data to better assess risk. For instance, if the data revealed that a particular driver had a high frequency of losses, they were able to assess that driver and determine a plan to address the issues (e.g., more driving courses).

RESULTS

SCM's direct reporting features allow the brokerage to control the length of its claim cycle. Since claims are directed first to SCM instead of the brokerage, they are dealt with more quickly and expediently. In addition, the brokerage receives real-time data reports monthly from SCM. This allows it to monitor accounts on a consistent basis and see the big picture more clearly (i.e. without information gaps).

The brokerage can also control the type of data that was being collected and the way it was sorted. Different codes can be set up for each of the brokerage's accounts; this means data can be separated by account as well. Because SCM had the ability to customize system fields based on the brokerage's criteria, the brokerage can access and use the accurate data to assess risk and help clients address issues with greater efficiency.

By increasing control and accuracy in the claims process, the brokerage is able to provide better customer service, which translates to more business. For its clients, this means more cabs on the street, more trucks on the road, and more happy customers.

