

## Shaping the future of claims management in an insurance

### Background and goals

The COO of an insurance company providing a broad range of products (property & casualty, liability and personal insurance) to healthcare professionals asked ValueQuest to enhance their claims management processes with two main objectives: increasing customer satisfaction and improving operational efficiency.

Although the productivity of the claims department appeared quite good at first glance, it became clear on further examination that it was in urgent need of updating, as it was operating using ageing tools. In addition, peaks in activity were handled to the detriment of service quality (delays in processing time, lack of coordination and follow-up with partners). Moreover, this situation resulted in high technical costs (costs of repairs, financial compensations paid and fraud).

Furthermore, the insurance company had strong ambitions in terms of business development (targeting of new customer segments, renewal and extension of products range), which increased the need to urgently remedy the situation.

### Approach

Our intervention consisted above all in framing this ambitious project, considering the archaism of existing practices, the obsolescence of the legacy systems, the lack of seniority of most of the claims handlers and strong budgetary constraints.

The first step of the project consisted of analysing benchmarks, conducting preliminary workshops with a panel of claims handlers, managers, insurance agents and representatives of the IT department, in order to clarify the «customer promise», which was to re-design the customer journey while taking into account the possibilities offered by digital technologies and to set-up ambitious goals in terms of service quality.



### ValueQuest

49 boulevard Pasteur

75015 Paris

France

Phone +33 181 298 863

[contact@valuequest-consulting.com](mailto:contact@valuequest-consulting.com)

[www.valuequest-consulting.com](http://www.valuequest-consulting.com)



European

Professional

Personal

---

A 3-day seminar («bootcamp») with approximately thirty participants was then organised to go more in depth into the customer journey, to sketch out the target processes by line of products, to define the key business requirements, but also to draw up the design principles of the future business applications (kinematics and ergonomics). This «bootcamp» aimed at being as detailed and concrete as possible, identifying potential impacts on the organisation and fostering commitment from all stakeholders.

In parallel, a few workshops for the IT and operations managers took place to analyse the various IT evolution scenarios enabling the meeting of these business requirements (in-house software development and selection of one or several software packages).

All these elements were translated into an investment plan, a detailed implementation roadmap and a business case, which were submitted for approval to the executive committee and to the board of directors.

## Outcome

ValueQuest's contribution to this project was considered as key to accelerate the design process and get a strong mobilization. The organization of the «bootcamp» was actually crucial to the success of the project: it allowed to save lots of precious time and to create a strong collective dynamic. This also rounded up all stakeholders around a common target in terms of ambitions, information technology, processes, organization and implementation path.



## ValueQuest

49 boulevard Pasteur

75015 Paris

France

Phone +33 181 298 863

[contact@valuequest-consulting.com](mailto:contact@valuequest-consulting.com)

[www.valuequest-consulting.com](http://www.valuequest-consulting.com)

