

Is your technology helping or hindering the claims process?

As the world becomes more digitally driven, insurance organizations must take advantage of technologies that help them speed up the claims process so they can remain competitive. See the difference the right solutions can make for team members both in the field and in the office.

Lacking tech tools can cause issues or delays in the claims process:



The adjuster scrawls some written notes to jog her memory later, as she won't be able to type up her meeting notes until she returns to her computer.

1 Gathering Information in the field



An adjuster's day includes claims interviews at a customer's home, taking statements and photographs, and calls with subject-matter experts.

The right technology supports faster turnaround for claims resolution:



A smartphone dictation app makes recording fast and easy, securely routing audio for transcription, speech recognition and further processing.

2 Accessing files and recordings



Unable to find the recording she sent for transcription, she calls IT and learns it may have been lost. She has to open a ticket and wait for IT to research the issue.



While driving between appointments, the adjuster remembers she needs to reference a file from the previous day's interviews.



Thanks to automated transcription options in her cloud-based dictation solution, a document was already created from yesterday's recordings, accessible on her phone.

3 Processing claims via internal workflows



With lag times in recordings being received for document creation, transcription is often delayed. The team must also frequently clarify unclear audio with adjusters due to background noise.



The adjuster's recordings then go to transcriptionists to create documents needed in the claims process.



Transcriptionists create documents throughout the day as she sends recordings directly from the app, while notification features alert various reviewers when the claim is ready for them.

4 Closing out the workday



The adjuster connects her recorder to her PC at home for an evening of uploading recordings and editing written notes. She also lets her supervisor know about the delay in the claim as IT looks for the missing recording.



For many insurance professionals in the field, the second part of the workday begins when they get back to their workstations.



Upon arriving home, the adjuster gets an email that the documents from her interviews have been uploaded and are moving through the claims review. Time to relax after a busy day!