

## Electric Insurance Company® Increases Operational Efficiency with Trillium's Claims Solution

*Automates Previously Manual Processes for Identifying High-Risk Claims; Processes Now Completed in Hours, Not Days*



Always On.®

### Measurable Productivity Gains

- Weekly claims segmentation review process reduced from three hours to thirty minutes
- Monthly open claim file review process reduced from five days to less than five hours

“Trillium helps us improve our overall efficiency. We can now continuously analyze our claims data universe and seamlessly deliver vital information to key people — we have instant access to the facts we need to make timely decisions.”

Maureen Hegarty  
Vice President, Customer Operations  
Electric Insurance Company

Electric Insurance Company's multi-award-winning claims department does not take its culture of excellence lightly. Shortly after the GE affiliate was awarded a third gold designation for its superb claims service in the America Business Awards<sup>SM</sup> last year, it began planning its next dimension of operational excellence.

### Finding the Right Vendor — Increasing Speed, Accuracy and Consistency of High-Risk Claims Identification

High-risk claims management is a high-stakes balancing act that Electric Insurance already does well, but when the company wanted to have faster access to data to facilitate timely decision making, it turned to Trillium Software's Claims Solution. Electric Insurance wanted an innovative approach that would automate the process of evaluating the unique characteristics of each claim in order to match it to the right adjuster at the right time.

The company was specifically looking for a way to create an ongoing analysis of claims files as information from various sources is added during the life of the claim. Trillium's Claims Solution offered Electric Insurance the unique ability to derive continuous actionable insights from its full universe of information, including free-form text, as the files mature. The solution can also identify salient data points, such as references to pregnancy, motorcycles, driving under the influence (DUI) or other aggravating factors that could potentially indicate a greater loss exposure. The results are proactively delivered to claims personnel to help identify potential risks and make informed decisions to reduce costs and improve operational efficiency.

According to Maureen Hegarty, Vice President, Customer Operations for Electric Insurance, the process can have a major effect on loss reserve amounts and can help determine actions needed to ensure the best outcome for the customer and the company. Hegarty has been very pleased with the operational gains the company has seen from Trillium's Claims Solution, stating, “Trillium helps us improve our overall efficiency. We can now continuously analyze our claims data universe and seamlessly deliver vital information to key people — we have instant access to the facts we need to make timely decisions.”

## Case Example

A claimant in a minor car accident reported only a soft-tissue injury. During a manual review of the file, it appeared to be a straightforward case that would be resolved quickly for a nominal amount. However, Trillium's Claims Solution uncovered information that the claimant had previously had major back surgery and flagged the file as a potential high-exposure situation that required additional review by an experienced adjuster.

Electric Insurance finds that Trillium's Claims Solution greatly facilitates more accurate and efficient segmentation of claims during weekly and monthly reviews of open files. The company uses the solution's dashboards to obtain actionable information and reduce time of both weekly and monthly reviews — a significant productivity gain.

Gregory Favreau, Personal Lines Bodily Injury Claims Manager for Electric Insurance, has been particularly pleased with Trillium's Claims Solution. "I rely on Trillium's Claims Solution to analyze our claims files and deliver the information we need to pinpoint complex files that require greater attention as they develop. The speed, accuracy and consistency that Trillium provides have helped me to assign our most experienced adjusters to complex cases. It increases our confidence that no high-risk claims will fall through the cracks."

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Prior to using Trillium's Claims Solution, Electric Insurance followed a manual process for segmenting claims after the first notice of loss (FNOL), reviewing open claims to ensure that they were being properly managed by the right adjusters. Following FNOL, a claims supervisor would spend approximately three hours each week conducting a manual review of select claims. The process was time-consuming and did not cover all files opened that week. In addition, each month the claims manager and a claims supervisor would conduct a manual review of select open claims files, which took up to five days to complete.

The operational and administrative upsides have been considerable, and both Hegarty and Favreau are very pleased with the new process. The weekly claims segmentation review time is now approximately 30 minutes; the monthly review of potential high-exposure claims files takes less than five hours and can be done by the claims manager alone. The time saving allows Electric Insurance to focus additional management resources on training and mentoring adjusters to help ensure that proper loss reserving practices are followed and that the highest claim quality is achieved.

Hegarty could not be more pleased. "Trillium's Solution has been a terrific addition to our process — there has been virtually no downside and we've made significant gains related to productivity and resource allocation."

**For more information about Trillium's Claims Solution, call 860-930-3179 or visit [www.trilliumsoftware.com/claims](http://www.trilliumsoftware.com/claims).**