

CASE STUDY

# How One Insurer Significantly Lowered Loss Adjustment Expense & Improved Claims Processing with Market-Proven AI from EIS



EISGROUP.COM



A property and casualty insurance company covering customers in 15 US states with auto, home, life, motorcycle, and RV insurance policies, among others significantly lowered their LAE and claims processing expenses with AI from EIS.

This insurer is loved by both customers and employees, a point they consistently prove with high customer rating, and the fact that they've been named one of the best places to work in insurance.

As a mutual insurance agency, they're owned by their policyholders and managed by a board of directors. As such, they're focused on continuously improving the customer experience and benefiting their customers, employees, and the communities they serve.





## The Problem: Manual Data Collection Caused Inefficiencies

This insurer's previous claim system didn't give customers a way to submit or manage their own claims. Likewise, agents had to capture all the customer and loss data manually during the reporting process, which sometimes led to variable data points.



### Manual Claim Submission Process

The manual data collection made the claims submission experience unsatisfactory for both agents and customers. Not only that, but the lack of uniform data caused them to go back to customers multiple times for more information, making the process slow, laborious, and painstaking.



### Inconsistent, Variable Data

Their downstream processes and inability to automate data were also at risk with this manual system. As they sought opportunities to automate their processes and improve customer and agent experiences, they found their options were limited regarding consistent, uniform data collection. Consistent improvement is part of their company values, which made finding a better way to collect uniform data critical.



## Why They Chose ClaimSmart

They needed a seamless, omni-channel claims experience that allowed both customers and agents to submit claims information and access it at any time. They wanted to improve claims processing efficiency to lower their loss adjustment expense (LAE) from time spent processing, investigating, managing, and settling claims.

In addition, they enabled AI-driven automation, advanced reporting, and more efficient downstream processes. Overall, they needed to give agents and customers a better experience that more clearly reflected their emphasis on customer experience and consistent improvement. They chose ClaimPulse™, the fully automated claims experience solution from ClaimSmart™.



### ClaimPulse: Seamless, Omni-Channel Claims Experiences

Their team needed an automated, but still personalized, claims experience that reduced the need for follow-up calls and increased the data collected up front. They also wanted a unified data collection process to automate and continuously improve the customer experience. This ability to gather the right data at the right time did just that and decreased their LAE.

ClaimPulse delivers a fully automated claims experience that their team uses to gather the right data automatically, use their time more efficiently, and manage their data more reliably.

With ClaimPulse, they can now:

- ▶ Offer 24/7 access to critical services and the ability to file claims digitally from web or mobile
- ▶ Capture rich, structured loss information early in the claim cycle
- ▶ Enable digital uploads of photos and documentation
- ▶ Automatically assign and segment claims



## Their Results

With ClaimSmart, they improved the claims experience for agents and customers, and made their data collection more consistent for automation and optimization.



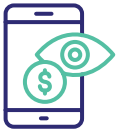
### Faster Claims Process

due to AI-enabled automated workflows in ClaimSmart



### Enhanced ability

to consistently access reliable analytics



### More digital tools

that empower customers to access and manage their claims



An improved, **customer-centered**, intuitive claims experience

They continue to implement ClaimSmart solutions across their lines of business to find new ways to unify their data and empower customers.



## See what ClaimSmart can do for you.

Our team would love to show you how ClaimSmart can help you achieve your customer experience and fraud reduction goals. Get in touch today to see how we can help you improve your specific KPIs!

[BOOK A CALL](#)



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