

CSC

# INDEPENDENT ADJUSTER MANAGER

## AT A GLANCE

- Streamline Assignment Process
- Improve Management of Independent Adjuster Expenses
- Ensure Consistent Enforcement of Contract Guidelines and Rates
- Centralize Bill Payment, Review and Reconciliation
- Track Performance of Outside Vendors

### End-to-End Management of Independent Adjuster Relationships

Independent adjusting firms play a key role in an insurance company's claims management program, but the process of working with outside firms can be challenging. Assignment delays, confusion over invoices, inappropriate charges and billing disputes are common problems that take claim representatives away from their core duties.

CSC's Independent Adjuster Manager™ software streamlines the process with tools that manage the entire independent adjuster relationship, from the assignment of claims to the review and approval of expenses. Independent Adjuster Manager integrates with leading independent adjusters' assignment systems to eliminate duplicate entry of claim information and improve the overall communication between claim reps and adjusters.

Developed in cooperation with a leading U.S. property and casualty insurer to manage more than \$25 million in annual outside adjuster expenses, Independent Adjuster Manager is a Web browser-based tool that manages every step in the process:

- Electronic assignment of claims
- Online questions and answers
- Standardized task codes to simplify billing and performance tracking
- Electronic submission of invoices
- Automated bill review
- Evaluation of outside firm performance.

### Streamline Assignment Process, Reduce Errors

Independent Adjuster Manager streamlines the process of selecting vendors and making assignments. An insurer's claim representative uses the system to select the appropriate vendor based on geographic location and qualifications for doing the work. To save time, the software integrates with an insurer's existing claims administration system to automatically populate the assignment fields with available claim information.

Claim personnel can electronically attach claim-related documents and select specific tasks for adjusters to perform. Independent adjusters are notified of new assignments by e-mail, avoiding telephone calls and faxes, and claim reps receive electronic confirmation that the assignment has been received by adjusters. Question-and-answer fields allow claim reps and adjusters to collaborate assignments — while documenting all conversations about their scope and progress.



Independent Adjuster Manager eliminates delays and errors associated with paper filing systems, giving claim personnel immediate access to reports, notes and supporting documents in a central electronic repository.

### **Automate Bill Submission and Auditing**

The task of reviewing and reconciling adjusters' invoices can consume a significant amount of staff time, particularly when billing disputes arise. Independent Adjuster Manager's electronic invoicing and auditing features incorporate an insurer's billing guidelines and rates into the system, eliminating much of the conflict associated with the bill review process.

Independent Adjuster Manager provides full flexibility in the billing process, including batch and individual electronic file submissions as well as a Web-based bill submission portal that prompts outside firms to submit complete billing information tied to specific work tasks. The software validates invoices against pre-set billing guidelines and rates before they are submitted to the insurer. This automated auditing process prevents outside adjusters from charging excessive rates or billing for unauthorized activities. It eliminates common mistakes such as:

- Duplicate entries in an invoice or across multiple invoices
- Mathematical errors
- Billing for unassigned tasks or inconsistent activities
- Non-billable administrative expenses
- Inadequate or vague task descriptions
- Grouping multiple tasks in one time increment (blocked billing).

In addition to enforcing company guidelines, the system lets insurers choose the level of review for invoices. In most cases bills can be sent directly to accounts payable personnel for prompt payment. Independent Adjuster Manager interfaces with payment systems to allow insurers to establish a paperless, end-to-end process — from electronic assignments and invoice submission to Electronic Funds Transfer (EFT) payments to vendors. Independent Adjuster Manager frees up valuable claim staff time, brings consistency to the outsourcing of tasks, and helps insurers shorten turnaround times.

### **Monitor Performance, Identity Trends**

Centralizing tasks and invoices gives claim managers a clear picture, for the first time, of how well independent adjusters are complying with company guidelines.

Independent Adjuster Manager provides detailed reports that help managers identify trends by individual adjusters or across a vendor's entire network of adjusters. Management reports include:

- Compliance Analysis
- Compliance Details
- Independent Adjuster Company Trends
- Independent Adjuster Company Comparison
- Invoice Completion
- Production Details
- Turnaround Time.

The process of monitoring compliance with guidelines allows insurers to set consistent and well-defined expectations with independent adjusting firms. Independent Adjuster Manager helps claim personnel resolve problems quickly, and with objective performance metrics, they can make better decisions about hiring qualified resources for the lowest-possible cost. It fosters an ongoing dialog about performance between insurers and independent adjuster firms and provides powerful documentation for negotiating new contract guidelines and rates.

### **Focus on Core Claims Management Activities**

Independent Adjuster Manager saves insurance companies money by controlling charges and streamlining the process of managing independent adjusters. It eliminates errors and excessive charges submitted by independent adjusters. And an insurer's claim representatives spend less time making assignments and reviewing bills, allowing them to focus on their core mission of resolving claims.

**For more information about CSC's Independent Adjuster Manager software, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

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