



**OSBIE**

ONTARIO SCHOOL BOARDS'  
INSURANCE EXCHANGE

**CRAWFORD & COMPANY**

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# Technology Advances in Claims Handling

November 1, 2007





# Hardware Advances: Yesterday, Today...Tomorrow

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# Yesterday's claims adjuster "9-to-5"



**MESSAGE FOR**  
WHILE YOU'RE OUT

TO: \_\_\_\_\_  
FROM: \_\_\_\_\_

Mr. [ ]	Mr. [ ]
Ms. [ ]	Ms. [ ]
Mrs. [ ]	Mrs. [ ]
Miss [ ]	Miss [ ]

MESSAGE: \_\_\_\_\_

DATE: \_\_\_\_\_ TIME: \_\_\_\_\_

RECEIVED BY: \_\_\_\_\_

© 2000 Datasoft





# Today's claims adjuster "24/7/365"





# Tomorrow's claims adjuster "Night shift?"





# Tablet PC - The 'Toughbook'

- Convertible notebook  
(touchscreen / keyboard)
- Ruggedised
- Shock, moisture & dust  
resistant
- Daylight-readable screen
- 2.0 kg
- 7.5 hrs battery life
- Integrated wireless
- 3G / GPRS





# Software Advances To Support Claims

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# Claims Applications

- Real time **Dashboard** reporting on Key Performance Indicators (KPI's).
- Disaster Recovery Planning (DRP) including 'hot sites' and real time **data replication**.
- Business **Continuity** Planning (BCP)
- **Satellite** imagery and **aerial** surveys
- **Business-to-Business** interfaces (EDI)
- Property **Estimating** software (Xactimate)
- **Customized** programs with dynamic questioning tools built in
- **Voice stress** analysis technology



# Claims Applications

- **Anti-fraud** technology
- Regional customer service / processing **centres**
- **Triaging** – right claim to right person...in the right time.
- Integration of **networks**. Easy dispatch of work processes to approved vendors.
- **On-line / real time access** to status of claim, including all documents and photos.
- Customized bordereaux reports/data extracts **scheduled** to meet your needs
- User defined **Ad-hoc** Reporting
- **Web** based occurrence reporting



# 'Real Time' Claim Information

★ + Main Menu

Home RSS Print Page Tools »



Logout

CMS Claims Management System™

- Claim
- Docket Manager
- Reports
- Report Scheduler
- Non CMS PSR
- Change Password
- PSR Admin
- Help

Hello **Pat**,  
Welcome to CMS Claims Management System™

## Now Available - Loss Data Analysis

Use the latest version of My Reports to create your own:

- ✓ Pie charts of claim frequency by location and policy year
- ✓ Bar graph comparison of claim indemnity versus expense
- ✓ Financial Analysis by Loss Description
- ✓ Plus much, much more

Contact your Client Service Manager to have "My Reports" added to your profile.

## Now Available - Report Scheduling

- ✓ Schedule frequent reports to run automatically and be emailed to your desktop

**\$** All the financial information on this web site is expressed in Canadian Dollars, unless specifically noted otherwise.

### Claim Search

Crawford Claim #:	<input type="text"/>	Crawford Incident #:	<input type="text"/>
Insured Name:	<input type="text"/>	Insured Claim #:	<input type="text"/>
Policy #:	<input type="text"/>	Company Claim #:	<input type="text"/>
Claimant Name:	<input type="text"/>	Driver Name:	<input type="text"/>
Loss Date:	<input type="text"/>	To	<input type="text"/> (MM-DD-YYYY)
Receive Date:	<input type="text"/>	To	<input type="text"/> (MM-DD-YYYY)
Open Date:	<input type="text"/>	To	<input type="text"/> (MM-DD-YYYY)
Close Date:	<input type="text"/>	To	<input type="text"/> (MM-DD-YYYY)

Show:  Only Open Claims  Only Closed Claims  All

Account:  Province/State:

Location: (Please click [here](#) to select a location.)

Claim Type:  Automobile  
 Casualty  
 Property

Action Taken at Scene:

Body Part:

Cause of Claim:

Contractor Type:

Coverage Type:

Injury:

Liability Transfer:

Lighting Condition:

Location:

Release/Discontinuance:

Surface Condition:

Surface Type:

Tenant Involved:

Weather Condition:

The Claim Search screen allows for searches using multiple fields, including unique customer defined fields.



## Financial Analysis by Loss Description

1  
2  
3  
4  
5  
6  
7

Loss Date From: 1-Jan-1998

Loss Date To: 31-Dec-2005

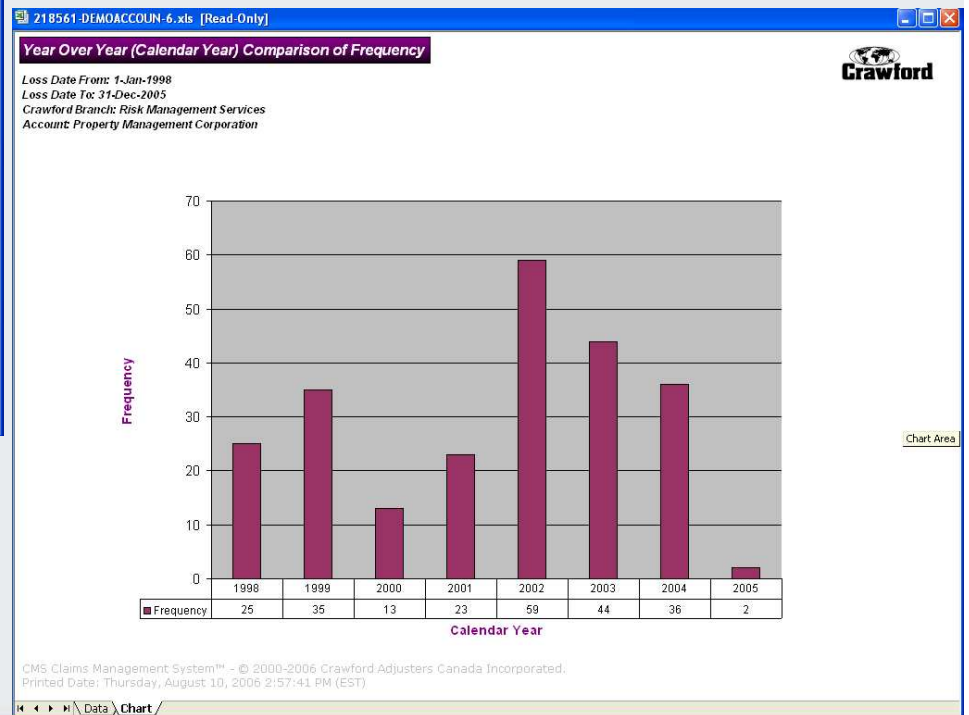
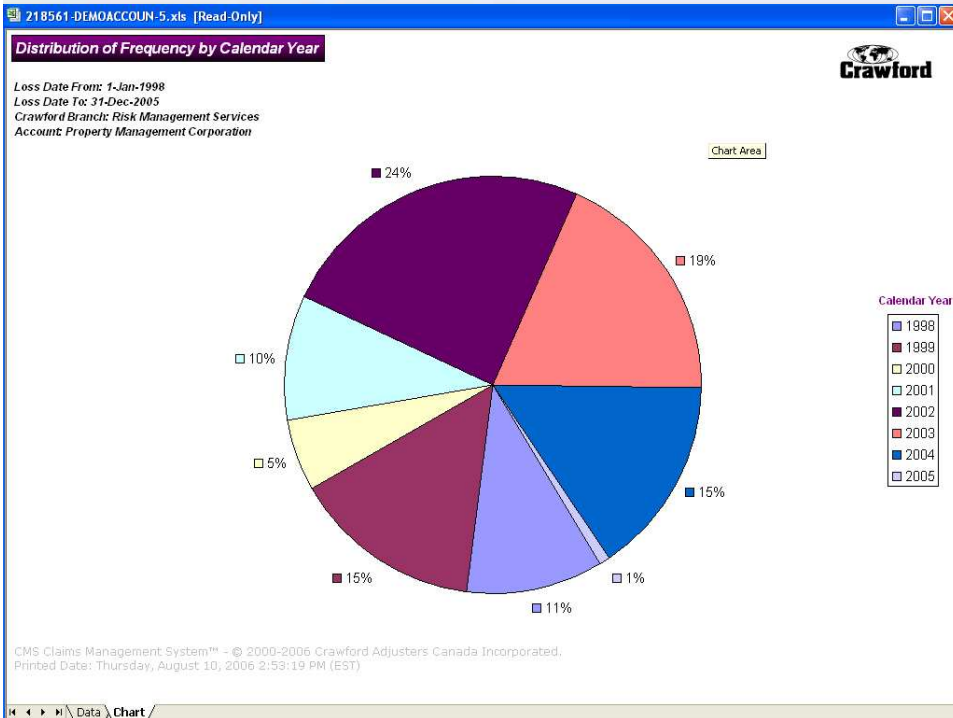
Crawford Branch: Risk Management Services

Account: Property Management Corporation

Loss Description	Reserve	Payment	Expense	Recovery	Total Incurred	Total Incurred (%)
	0.00	0.00	1,100.00	0.00	1,100.00	0.04%
Alleged Negligence	25,497.93	3,573.56	16,034.52	0.00	45,106.01	1.50%
Assault & Battery	0.00	0.00	3,036.00	0.00	3,036.00	0.10%
Break and Enter	0.00	0.00	1,536.00	0.00	1,536.00	0.05%
Claimant Hit Fixed Object	4,150.00	0.00	0.00	0.00	4,150.00	0.14%
Customer Injury	3,050.00	30,843.46	10,665.00	1,263.00	43,295.46	1.44%
Damage - Other's Property	13,227.87	762.00	16,342.13	0.00	30,332.00	1.01%
Damage - Other's Vehicle	0.00	3,952.80	2,855.00	0.00	6,807.80	0.23%
Escalator - Damage to Property	0.00	55.21	135.00	0.00	190.21	0.01%
Escalator - Injury	3,050.00	0.00	550.00	0.00	3,600.00	0.12%
Falling/Flying Object	3,050.00	0.00	2,270.00	0.00	5,320.00	0.18%
False Arrest	0.00	0.00	7,496.66	0.00	7,496.66	0.25%
Fire-Unknown Cause	1,929,681.25	120,000.00	25,318.75	0.00	2,075,000.00	68.98%
Hit By Door	0.00	0.00	550.00	0.00	550.00	0.02%
Miscellaneous	0.00	47,078.49	10,410.00	695.00	56,793.49	1.89%
Parking Lot Accident	0.00	0.00	475.00	0.00	475.00	0.02%
Pollution	0.00	0.00	550.00	0.00	550.00	0.02%
Sewer Backup	3,427.00	0.00	1,413.00	0.00	4,840.00	0.16%
Sexual Assault	0.00	0.00	550.00	0.00	550.00	0.02%
Slip & Fall - Inside Premises	159,894.25	32,211.04	80,785.94	500.00	272,391.23	9.06%
Slip & Fall - Steps	0.00	200.00	550.00	0.00	750.00	0.02%
TP Hit Fixed Object	0.00	1,610.89	805.00	0.00	2,415.89	0.08%
TP Reversed into Insd	0.00	405.86	110.00	0.00	515.86	0.02%
Trip & Fall - Inside Premises	306,989.71	52,348.89	80,433.58	0.00	439,772.18	14.62%
Vandalism	0.00	0.00	340.00	0.00	340.00	0.01%
Water-Other Cause	0.00	0.00	1,020.00	0.00	1,020.00	0.03%
<b>Total</b>	<b>2,452,018.01</b>	<b>293,042.20</b>	<b>265,331.58</b>	<b>2,458.00</b>	<b>3,007,933.79</b>	<b>100.00%</b>



# Loss Data Analysis Tools





# On Site School Security/Technology

- **Programmed lighting** to reduce or eliminate risk of human error.
- **Controlled access** to manage and log entry to premises.
- High resolution digital **surveillance** in high risk areas.
- **Video Verification**
- Digital **ID cards** to control access, as well as log time and attendance
- **Intercom Systems**





# The Information Age

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# What is on the 'Net'?





# Some interesting facts

- **MySpace.com-** 106 million users.
- **UTube.com-** 100 million viewers ...per day.
- **Google-** 2.7 billion searches...per month.
- **Ebay-** 100 million transactions...per day
- **Amazon.com-** 1 million active seller accounts
- **Boing, Boing-** 750,000 readers...per day
- **Wikipedia-** 1 million regular users.  
5,000 volunteer editors / not for profit  
2 billion articles on line in 10 languages
- **Skype.com-** 100 million regular users
- **Blogs-** 50 million on line  
1.5 million blog postings ....per day



# Recent and Emerging Challenges

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# Challenges

- PIPEDA (Privacy) – Control and consent issues involving student records
- Security Breaches/Attacks – system vulnerability
- Document control – lock down
- Version control – tampering
- Data corruption
- Email security - encryption



# Questions?

