



Streamlining Document Management in Commercial Auto Claims

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CLIENT OVERVIEW

Our client, a leading commercial auto claim and workers' compensation management firm, faced challenges in reducing claim adjudication and payment turnaround times (TAT). Call center representatives (CCRs) managed eight document types: driver's licenses, registrations, policies, accident/police reports, invoices/estimates, repair proof, tow/storage, appraisal invoices, and bank details for ACH/direct deposit.

CCRs collected details, created claims in Salesforce, assigned claim numbers, and guided claimants on required documents and faxing procedures. However, manually handling faxed documents—downloading, reviewing, tagging, indexing, and uploading—was time-consuming and error-prone. Claims were forwarded to adjusters only after all mandatory documents were reviewed and uploaded.

CHALLENGES

The client faced several critical issues:

- **High Labor Costs:** 10 FTEs were required to handle document processing, consuming 25 minutes per claim, with 200 claims processed daily.
- **Delayed Processing:** Claims took 7 days from creation to adjuster review due to document collection and processing delays.
- **Poor Claimant Experience:** Follow-up calls for missing documents led to poor customer experience and frequent status inquiries.
- **Security Concerns:** CCR team stored inbound documents on local machines, posing security risks if not deleted post-upload.
- **Document Handling Errors and Inaccuracies:** Documents were occasionally uploaded incorrectly or incompletely, despite receipt of all required documents.



SOLUTIONS

Cloud Maven, INC. transformed the process using Secure File Transport (SFT) Solution:

- ✓ **Initiation of SFT Envelopes:** Upon call receipt, CCRs initiated SFT envelopes with claimant details, requesting specific documents, as per claim type.
- ✓ **Streamlined Communication:** Instead of reminding claimants to fax documents, the CCR sent a URL for the SFT envelope via email or SMS from within Salesforce Service Cloud linked to the Claim Account.
- ✓ **Automated Tagging and Uploading:** SFT envelopes from the Claim Account automatically tagged and uploaded documents pertinent to the claim type, integrating claimant uploads into Salesforce with appropriate tags.
- ✓ **Efficient Notification System:** Upon full document submission, claims flagged as ready to prompt adjuster notifications and automated email.



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Consulting &
Advisory



End-to-End
Workflow Automation



Seamless
Integration



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BENEFITS

Implementing Cloud Maven, INC.'s SFT solution resulted in:

01 ➤ Annualized OPEX Reduction:

Reduced from 10 FTEs to 2 FTEs, saving \$400K annually. Efficiency gains in "prep time" per claim reduced from 25 minutes to 5 minutes.

02 ➤ Reduction in Claim Adjudication Time:

Prep time cut from 7 days to 1 day, achieving an 85% reduction, with files moving to adjusters 6 days earlier.

03 ➤ Enhanced Document Tracking:

Cloud Maven, INC. built dashboard using alert triggers of returned documents. Reminder SMS triggered for files with "incomplete" documents. Files with all documents "received" were made "ready" with notification to "adjuster" for actioning. Calls from customers about status and documents were reduced by 90%.

04 ➤ Enhanced Quality and Accuracy:

Tagging along with OCR helped classify, categorize, and upload the right document to the correct claim account and document type.

05 ➤ Security and End-to-End Encryption:

Documents were directly uploaded to the claim account, ensuring compliance, zero residual footprint and end-to-end encryption.

CONCLUSION

Cloud Maven, INC.'s SFT solution revolutionized the client's document management process by automating previously manual and error-prone tasks. This resulted in significant cost savings, improved operational efficiency, and enhanced the claim adjudication process. The streamlined document handling process ensured accurate, timely verification of claims, leading to better customer satisfaction and optimized resource utilization.



\$400K

Annual cost saving



85%

faster claim adjudication



90%

fewer status inquiries



2 DAYS

Reduced per claim adjudication time

Secure File Transport



- ➔ Utilize tagging to send the documents in right account as right doc type
- ➔ E2e encryption and secured "in transit" and "at rest"
- ➔ Supports email/ SMS notification

Effortless Document Automation and Secure File Sharing

- ➔ No frictions of remembering PIN/Password
- ➔ Compliances with HIPAA, GDPR, SOC2
- ➔ Dashboards and triggers configured for received documents



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