

How Accurate helps Alm. Brand use claims data to lift performance



When Brian Egested began as head of the Special Investigators Unit at Alm. Brand Insurance in 2005, the department had three employees, very little claim case data and a somewhat anonymous profile in the company. Today, his staff resources have more than tripled and everyone at the company knows that they are making a difference.

The Accurate solution has made it easy for the investigative department to collect and incorporate data into their daily work, and use it to achieve a high level of visibility in the company.

A system investigators want to use

Before the Accurate system, Egested's investigation department was using a makeshift Microsoft Access system to store details about insurance claims. However, there was limited information available to use in the work process.

"We could only enter Name, Claim and Number in the system, and it was all a mess you know," Egested says. "Documents were one place. Numbers were another place. Photos and conversations were somewhere else."

As a result, it was challenging for them to get an overview. How much fraud was there? Were they meeting their goals? The results and details were difficult to analyze or show to others.

"People at the company might have known there was a unit fighting insurance fraud, but we struggled to make our results visible," Egested says.

Frustrations and aspirations

The problem went beyond just having a place to enter data. Investigators understood that with fraud on the rise, they needed to enter more claims data in order to be able to build information and stay up on trends. But the heavy-handed system irritated them.

"We were looking for a system that would make data-entry a value-adding task, not just something that took up more time. But my people are investigators, not IT experts," says Egested. "I knew that if the solution wasn't simple and straightforward to use, they would get frustrated and wouldn't use it."

Egested understood that an expanded version of the Microsoft Access solution might offer the possibility to add more data, but what good is data if it isn't used? Still, where would he find the right solution? Did it exist?

"Luckily, I met the people at Innova IT," Egested says. "Many of them have a background working with the police, so they knew how to speak our language. We could give input, and they had both the IT and industry knowledge to build the solution. And you know what? They really listened to us, and you can actually



see our input in the Accurate solution. I like that."try knowledge to build the solution."

Works the way investigators work

Accurate integrates the data and functions the claims investigation team needs seamlessly with the company's other insurance solutions. So for example, the company's existing SAS Institute Fraud Framework solution does its job detecting possible claims fraud, and Accurate then makes it really easy to dig into and use for evidence collection.

Data comes to life

Egested says that while the Fraud Framework solution's usability is great for its purpose, Accurate is great for case management and extremely user-friendly.

"Accurate is all colors and graphs. It makes things come to life in a clear way, and you always know where to click. Sure there were challenges along the way, but we've always felt that the people at Innova IT have listened to us and helped us tackle them."

All the relevant case information is just a click away

With all the data in one place in the Accurate system, users can also easily get to all the related case information as they go about their work. For example, if an investigator wants to check a specific address that the customer mentioned in their claim, he or she can just click straight through to the location on Google maps.

Or if they are looking at a red-flagged claim, they can go directly to the Facebook or other social media pages of the relevant person to check their background and look for any mention of the claim. The solution can push information to users too. If, for example, there is customer permission to check police records and former insurance company history, the user can create a task and have the system send them a reminder to follow through with the check.

There is also an excellent search function that allows users to enter free text and find all kinds of case infor-

mation, like customer history, photos, documentation, specific case type (automobile accident, theft or fire, for example) and recorded case conversations.

"Accurate makes things come to life in a clear way, and you always know where to click."

"Luckily, we don't get many customer complaints about our investigators. But on the few occasions when we do, the recorded case conversation is right there for me to hear in order to check if there's anything to it," Egested says.

The overview needed for success

In addition to giving investigators the ability to use and access to all the relevant details, Accurate also delivers the big picture. This helps both investigators and managers make better decisions and measure and document their success.

Investigators can see all the information gathered in one place, which makes it easier both for themselves and for their colleagues to find documents. Managers, on the other hand, always have an overview of how many investigators have cases in different regions, how long they spend per case, as well as how the team is performing as a whole.

Time spent on report generation virtually eliminated

Before they had Accurate, information was stored in various systems and had to be gathered, re-entered and put in the right format.

"I used to gather statistics manually," Egested recalls. "Some wrote it one way, some wrote it another way.



Some of it was in documents, some in spreadsheets. It was in all different systems, And I had to pull it all together and make sure it was understandable.

“It used to take me half a day to make a monthly statistical report. Now – it takes no time at all, I can just push a button.”

Not only is that a huge time-saver, but it gives Egested a baseline to measure against, and a way to show the world how his department is performing and to document compliance.

Now they have the facts to prove it

The reports are shown everywhere, within Alm. Brand, on their company home page, and in their annual report. They can be printed out in Excel if Egested wants to add data, in Word if he wants to add text, or as a pdf if he wants to share it as it is. Accurate ensures that they know what kind of data is in system, that the required data has been deleted, and that they are fully compliant.

“What’s more, Egested says that he is looking forward to being able to use upcoming new functionality in the Accurate solution, which will make it easier to find all the information he needs on demand. “If I need more information, I’ll be able to pull up all the details. If a journalist asks about burglary claims in the summer period, for example, I will be able to see whether there are more this year compared to last, how people are getting into houses, and so on.”

Egested says that before they got Accurate, everyone in the company knew that his department was dealing with insurance fraud in some way, but many didn’t know the results they were achieving.

“I wanted to make sure that the company knew what kind of difference we were making,” he says. “If someone asked me right now, I could tell them that as of July 2015, the company saved 39 million Danish kroner on insurance claims and give them the details about what kind of claims they were. That’s a fact. I

wouldn’t have gotten the opportunity to grow this department if I hadn’t been able to document facts like that and show results. Accurate helps make that possible.”

The customer

Alm. Brand is a Danish financial services group with an annual gross premium income of approximately 7 billion Danish kroner and a strong presence in the insurance industry.

The challenges

- Very little claims data
- Difficult to get overview due to information silos
- Time-consuming process creating reports and meeting compliance

The solution

Innova IT’s Accurate solution helps Alm. Brand collect all relevant data and use it in their fraud system more effectively.

The benefits

- More effective use of data and better results have helped increase visibility of department
- Improvements have opened door for growing staff to more than triple
- Overview offers basis for sound strategic and daily decisions
- Time spent on statistical report generation reduced from half a day to minutes