# FINEOS

# Assurant

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**Karen Kelly**, Project Manager, Assurant Employee Benefits

# The benefit of online claims processes

**Assurant Employee Benefits uses FINEOS to help streamline claims management processes**

Located in Kansas City, Missouri, Assurant Employee Benefits is part of Assurant (NYSE: AIZ), a premier provider of specialized insurance products and related services in North America and selected other markets. As part of this group, Assurant Employee Benefits offers, among other products, group disability insurance, distinguishing itself in the marketplace through differentiated products, customer service and by its commitment to returning people to work. To further strengthen its claims processes, Assurant Employee Benefits implemented FINEOS Claims Manager across its central and remote benefit centers.

## OBJECTIVES FOR THE PROJECT

Assurant Employee Benefits believes in communicating with the various parties early and often in the claims process. Indeed, the company feels that its sustained interaction with all the stakeholders involved in getting claimants back to work is what differentiates itself from competitors. Technology is a key ingredient in facilitating this process. **"The role of technology is huge,"** maintains Karen Kelly, Project Manager, Assurant Employee Benefits. **"To realize the efficiencies at a customer-service level that we desire, technology is crucial."**

Recognizing the need for further improvement, the company assessed its situation. **"We have a very solid claims adjudication system with well-defined business processes for case management,"** explains Kelly. **"What was missing was an online tool to assist and facilitate our case management efforts."** Recognizing the need for this, Assurant Employee Benefits began assessing opportunities and options available from the software industry.

With disability claims, timing is key. The ability to make information available to different people in the claims operation, as quickly as possible, and consequently to be able to make quick decisions, is critical. Assurant Employee Benefits recognized the need to capture more data, electronically, which would allow it to generate automated decision support and processes for its claims staff. **"What we're working on developing now is the ability to generate decision support and process improvement that will allow our staff to continue making timely and accurate claim decisions,"** says Kelly.

## THE SELECTION PROCESS

Once the decision was made to buy rather than build a solution, Assurant Employee Benefits tendered for bids and short-listed three vendors. FINEOS won the selection process due, primarily, to four distinguishing strengths. First, FINEOS offered a more functionally rich product. Second, the FINEOS solution included intelligent workflow management as part of the overall package.

Third, the FINEOS product focused specifically on disability management, which gave it a multilateral dimension. From a client management perspective, this was a real advantage because the system could seamlessly manage contacts with all parties involved in the claim. **"The FINEOS proposal closely aligned with our core ideology and business practices – creating and maintaining a long-term relationship with our customers. Utilizing FINEOS's CRM element as a relationship manager appealed to us,"** explains Kelly.

Fourth, from a technology standpoint, FINEOS also had a lot to offer, particularly its thin client environment. **"Our Lead Engineer was pleased with the FINEOS Technical Architecture,"** said Kelly. **"As a technology platform, it was flexible enough to facilitate our long-term strategy."**

## THE BENEFITS OF THE SOLUTION

Having implemented the first phase of the FINEOS Claims Manager solution, Assurant Employee Benefits is already realizing some benefits. With a single online view of claims file information across the organization, the solution allows multiple people to view and work on claims at the same time, which makes for faster, more accurate claims decisions. Better management information also helps in managing the company's claims workflow, and customer service is improved by providing staff with immediate access to the data they need for service queries.

The second phase of the project involved business process re-engineering. FINEOS provided Assurant Employee Benefits with a work-processing tool that enables skilled business users to create and define work processes from start to finish. It uses the FINEOS workflow tool, which is driven by context-based decisioning, to determine and drive automated processes.

The working relationship between the two companies has been good. **"FINEOS has a good customer service oriented environment,"** says Kelly. **"They deal with their customers from a long-term perspective and the fact that a project management culture is embedded from the top to the bottom is also very important. The project management has been solid – and reliable."**

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### FEATURES

- Easy access to a single online claim file

- Multi-channel contact management

- Work processing tool for creating work processes with built-in context-based decision processes

- Workflow management for automatic creation, allocation and monitoring of tasks

- Service level agreements, based on business rules set for each process

- Detailed management information

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| Channels: | Central and remotely based benefit centers |
| Number of users: | 350 |
| Legacy integration | OS390 via MQSeries System Integrator and MQSeries |
| Application platform: | Windows 2000 application server and Client, Citrix Metaframe, Websphere on Win2K, Oracle on Unix |
| Third-party software: | In-house Payments system, MDA, DOT |

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