Verisk™

Eberl Eliminates Workflow Bottlenecks by Moving All Claims to XactAnalysis

Case Study: Eberl Claims Service

Company increases efficiency 20 percent; handles property, auto, and liability claims on a single system

In 2011, Eberl Claims Service finally had enough. For five years, the company used two claims systems to handle the property, liability, and auto claims it received from insurance carriers. Operating on multiple systems caused bottlenecks in the claims process and significantly limited the company's ability to monitor claims and report on performance.

By moving all of its claims into XactAnalysis, Eberl achieved a 20-percent increase in efficiency and reduced operating expenses as much as 18 percent. In addition, company managers can now track and report on claims activity much more easily.

Industry
Independent Adjusting Firm

Implementation Partner
Verisk

Solutions
XactAnalysis

Key Challenges

- Eliminate bottlenecks caused by multiple claims systems

- Move property, auto, and liability claims to a single claims system

- Improve monitoring and reporting capabilities

Key Benefits
By moving all its property, liability, and auto claims to XactAnalysis, Eberl has:

- Increased efficiency 20 percent

- Reduced operation costs by as much as 18 percent

- Enhanced the quality of reporting on company performance

Gerrad Brigham, CEO, Eberl

"When Superstorm Sandy hit, it was really chaotic trying to perform in two different systems."

Verisk: Tell us about Eberl Claims Service.

Gerrad Brigham, CEO, Eberl: Eberl is a nationwide provider of claims adjusting services. Our adjusters are located across the country, and we've worked on every major catastrophe out there since 1987, including the big ones you've heard about: Hurricane Katrina, Superstorm Sandy, Hurricane Ike.

Verisk: What motivates you to do your best work as a claims handler?

Jennifer Whiteaker-Hevelone, Executive Director, Eberl: What motivates me is really the root of what it is we do. We put people's lives back together. After they've had a loss, they're looking to us to help them rebuild and put the roof back over their families' head. And we're there to deliver on the promise that was made to them.

Verisk: How were you managing your claims until 2011?

Brigham: In 2011, we were on multiple systems, really two claims management systems. It was very, very frustrating because we might have one adjuster working in one claims management system and also in the other claims management system. So not only was it confusing for our managers, it was also confusing for the adjuster.

Whiteaker-Hevelone: When Superstorm Sandy hit, it was really chaotic trying to perform in two different systems. If an insured would call in, we would have to have our staff members log in to two different systems to find the claim. We were trying to mine data out of two different systems and then combine it into one report for our CEO so he could see operationally how we were doing.

It was really laborious when we were bringing in our temporary staff to help, and we were having to train them on two systems. It became evident that two systems were creating a bottleneck in our workflow.

Verisk: What did you do to get rid of the bottleneck?

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Verisk: Why did you decide to use XactAnalysis as your sole claims system?

Brigham: XactAnalysis gives me the ability to see the organization at the very, very high level. It also allows the folks that report to me—our claims operation coordinators, the file examiners, and the individual adjusters—to see what they need to see and get the information they want. That allows those people to ensure that each person on their team is performing at optimal levels.

Whiteaker-Hevelone: The other thing that I really enjoy about the system are the program rules and our personal rules. What that allows us to do is put the entire hierarchy and management structure in place to get the right alerts into the right hands at the right time. So if something is starting to get old, that adjuster can get alerted before they get behind the ball on it.

Verisk: What did it take to move all of Eberl's claims into XactAnalysis?

Whiteaker-Hevelone: There were several hurdles. The first was defining what we needed. We had to define what our workflows would be, and then I worked with Xactware to work those items out. A lot of times we found it was XactAnalysis preferences that could be turned on or customized.

That was really eye-opening for us—how much XactAnalysis could be customized. If you go to a less robust claims management system, you're in the box. You get this o"-the-shelf software package. It would be somewhat simplistic in nature, but being simplistic in nature meant you can't go anywhere. You can't grow your operations with this, and with XactAnalysis, we were truly able to customize our claims management solution.

The biggest hurdle was what were we going to do with our non-property claims, our auto claims, our liability claims, and things like that? I worked with our Xactware product specialist, and we were able to customize the system so that we can handle those claims through XactAnalysis. And then we provided our users training on how to do things, and we just completed a lot of testing. That's essentially what we did before we transitioned everything and totally abandoned the old claims system.

Verisk: It sounds like Xactware worked very closely with you throughout the process.

Whiteaker-Hevelone: Absolutely. They were truly a partner in this process, and they continue to be even now. It was empowering to build those relationships with those folks because it really feels like they're looking out for us.

"That efficiency gain has also allowed us to have about a 15 to 18 percent decrease in overall expenses."

Jennifer Whiteaker-Hevelone, Executive Director, Eberl

Verisk: How does being on one system help Eberl process claims more efficiently?

Whiteaker-Hevelone: It's awesome. It allows us consistency throughout the entire operations. It's the one-stop shop so our CEO can sit down and run a report at any given point, and it shows him how our entire claims operation is going.

Brigham: It's very nice to see what our cycle times are for average time to contact, average time to inspect, average time to return the claim to our client across our entire operation and see how that compares to the entire industry.

Verisk: What other XactAnalysis features are valuable to your work?

Whiteaker-Hevelone: I could not love the mobile solutions more than I do. With the XactAnalysis mobile solution, we are able to put the claim file in the palm of the adjuster's hand on their smartphone or their mobile device.

They're able to see what photos are attached to it, the documents, and directly from their phone they can make contact with that policyholder and update that claim file in real time. There's no delay in getting that data back from our adjuster to the carrier client to make sure that policyholder is getting taken care of.

Verisk: How has Eberl benefited from using XactAnalysis as its sole claims management system?

Brigham: When we looked at the overall efficiency we were gaining, we were looking at about a 20 percent efficiency gain. And that efficiency gain has also allowed us to have about a 15 to 18 percent decrease in overall expenses.

Verisk: And how do insurance carriers and policyholders benefit from Eberl's use of XactAnalysis?

Whiteaker-Hevelone: From the customer standpoint, it benefits across the board. One of the things we can o"er up our carrier clients that don't use XactAnalysis, we can give them data and analytics that they would not otherwise have access to. That puts us at very competitive advantage from other vendors who are not using that or who are using a less sophisticated system.

Not only can we show them how they're performing with their cycle times and show them where the problems may be, we can also give them the analytical data that the carrier is interested in: How much did you spend on 25-year shingles in a given zip code, or where should your reinspections be focusing? We can really get down to the nuts and bolts.

Brigham: The policyholder benefits most from our use of one system because we're able to efficiently get to that claim and efficiently track where their claim is at in each of its life cycles. And the policyholder knows the adjuster is going to be on their claim quickly and producing an accurate claim.

Verisk: What final advice do you have for others who are planning to move all their claims to a single system?

Whiteaker-Hevelone: Rely on your partners at Xactware to help you with your business processes. They understand their products, and they can help you along the way. We were met with open arms in defining our process and procedures in customizing XactAnalysis so it's not just an Xactware tool, it's an Eberl tool.