Auto Casualty

The Power of Technology Enabled Services: Balancing Technology with the Human Touch

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While technology and automation have dominated the conversation in the insurance industry for the past few years, it is important that the property and casualty industry understands the importance of digitizing while maintaining the element of human touch in claims processing. A few months ago, Mitchell President and CEO Alex Sun introduced the concept of Humane Automation: “The notion that as companies add artificial intelligence and other advanced technologies to their workflows, they maintain their focus on the benefits to people—both employees and customers.” As claims organizations navigate the best ways to automate the claims process, they should do so with the concept of Humane Automation in mind by finding ways to use technology to better support their employees’ jobs and processes. A few key benefits of combining technology with human services include:

- Improved efficiency and accuracy through process simplification
- Reduced errors through automation of repetitive tasks
- Important insights to adjusters

Technology Enabled Services

Not only should insurance carriers consider how to add technology to supplement their own workflows, but they should also look for partners and vendors that also apply this philosophy to the services they offer, whether that’s negotiating bills with providers or performing medical bill review. For example, a claims organization would want to contract with a medical management services provider that uses technology to support their case managers or nurse reviewers for faster turn-around times and streamlined, more insightful reviews leading to ultimately improved outcomes. Some additional technology enabled services that casualty claims organizations could consider implementing include mailroom, data capture, document management, ebilling and epayments and/or medical bill review intake and processing. All of these services can be made more effective and efficient

through the use of technology. Here are several benefits to claims organizations when partnering with companies that pair technology with the services they provide:

- Flexible and scalable services using technology platforms that can help capture data and automate workflows
- Easier interactions with adjusters using digital portals so they can focus on higher-impact tasks
- Easier integration with the claims office and systems using web services to reduce claim processing time and improve accuracy

Technology Enabled Services Into the Future

As we enter the new decade, there is no doubt that technology will continue to progress and new innovations will disrupt the market. As the technological landscape evolves, claims organizations should consider how those new technologies can support their own operations and how they can enhance the services that their partners provide through Humane Automation.



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