

MOJ Streamlined Claims Process Conference

The Brewery
16th June 2011

MOJ PI Portal

The Lawyers view

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LD and the Portal

- One of the first Claimant firms to use A2A
 - 25,000 CNFs
 - Over 4%* of CNF sent
 - *percentage reduced from actual by duplicate CNFs within the Portal
- Defending outsourced claims A2A
 - Branch level operation
 - Registration as a Compensator
- Membership of Change Control Committee
- Carried out industry testing for Release 1

Our structure

- Filestream workflows
 - MOJ QnAs
 - Timescale management and task distribution
- A2A connection middleware
- Validation and error handling
- Communication support

Functionality

Why A2A?: Efficiency

- Avoids re-keying data
- Reduces data error from re-keying
- Availability issues: downtime
- Speed: Portal automatically updates when users work through screens

Why A2A?: Functionality

- Improved worklist management
 - Sort by claims handler
 - Report on age of action
 - Search criteria (eg claims ref, vehicle registration)
- Improved validation
- Better design
 - Offer layout and history
 - View total claim and reserves
 - Global offers

Send stage 2 settlement pack

Database: fd_version4, ThingCode: 2622

[File View](#)

Open schedule - To be seen by the Judge					Defendant Response				
Loss	Evidence attached	Gross value claimed	% contrib neg. deducts.	Net value claimed	Is gross amount agreed?	Gross value offered	% contrib neg. deducts.	Net value offered	Amount in dispute
Policy excess	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Loss of use Characters left: 481	<input type="checkbox"/>	20.00	0	20.00	<input type="checkbox"/>				
2 days loss of use									
Car hire	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Repair costs	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Fares (taxis, buses, tube, etc.) Characters left: 112	<input type="checkbox"/>	80.43	0	80.43	<input type="checkbox"/>				
Client caught the train to work as was unable to drive due toneck and back injuries - £13.60									
Mileage - To GP Surgery - 6 miles round trip X 3 journeys @45p per									
Medical expenses Characters left: 371	<input type="checkbox"/>	365.20	0	365.20	<input type="checkbox"/>				
Osteopathy treatment- 9 sessions recommended @ £39.00 per session = £351.00									
Painkillers etc - two prescription @£7.10 = £14.20									
Clothing	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Care/Services Characters left: 16	<input type="checkbox"/>	406.00	0	406.00	<input type="checkbox"/>				
Care and Assistance - client is unable to carry out the weekly shopping and requires assistance from her husband. Her husband has also helped with the childcare in the evenings and on the weekends over and above the usual amount. 3 hours per week X 10 weeks = 30									
Loss of earnings a) Claimant	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Loss of earnings b) Employer	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				

Loss of earnings b) Employer	<input type="checkbox"/>	0	0	0	<input type="checkbox"/>				
Other losses Characters left: 445	<input type="checkbox"/>	30.00	0	30.00	<input type="checkbox"/>				
	Incidental expenses - telephone calls and postage etc								
General damages Characters left: 471	<input type="checkbox"/>	2250.00	0	2250.00	<input type="checkbox"/>				
	Case of Smith -v- Jones 2009								

Without prejudice

Global Offer	3151.63	Total Offered	
Comments - without prejudice		Comments	
Is this a pre medical offer?	<input type="checkbox"/>	CRU deductions	
No. medical reports	0	Interim Paid	
NET Global Offer	3151.63	NET Total Offered	

Actions

FS Documents

Document	Type	Date	Owner
<input type="checkbox"/> LTR Clt - report disclosed to OS	Outgoing Letter	06/10/2010	Cameron David
<input checked="" type="checkbox"/> DOC: Disbursements schedule	Document	06/10/2010	Lyons
<input type="checkbox"/> LTR OST - Remove additional vehicle items	Document	06/10/2010	Davidson

Management information

MOJ database

- SQL table structure
- All data downloaded
 - Parties
 - Claims
 - Outcome
- Record of documents downloaded
- Audit of services calls
- Record of all phase changes

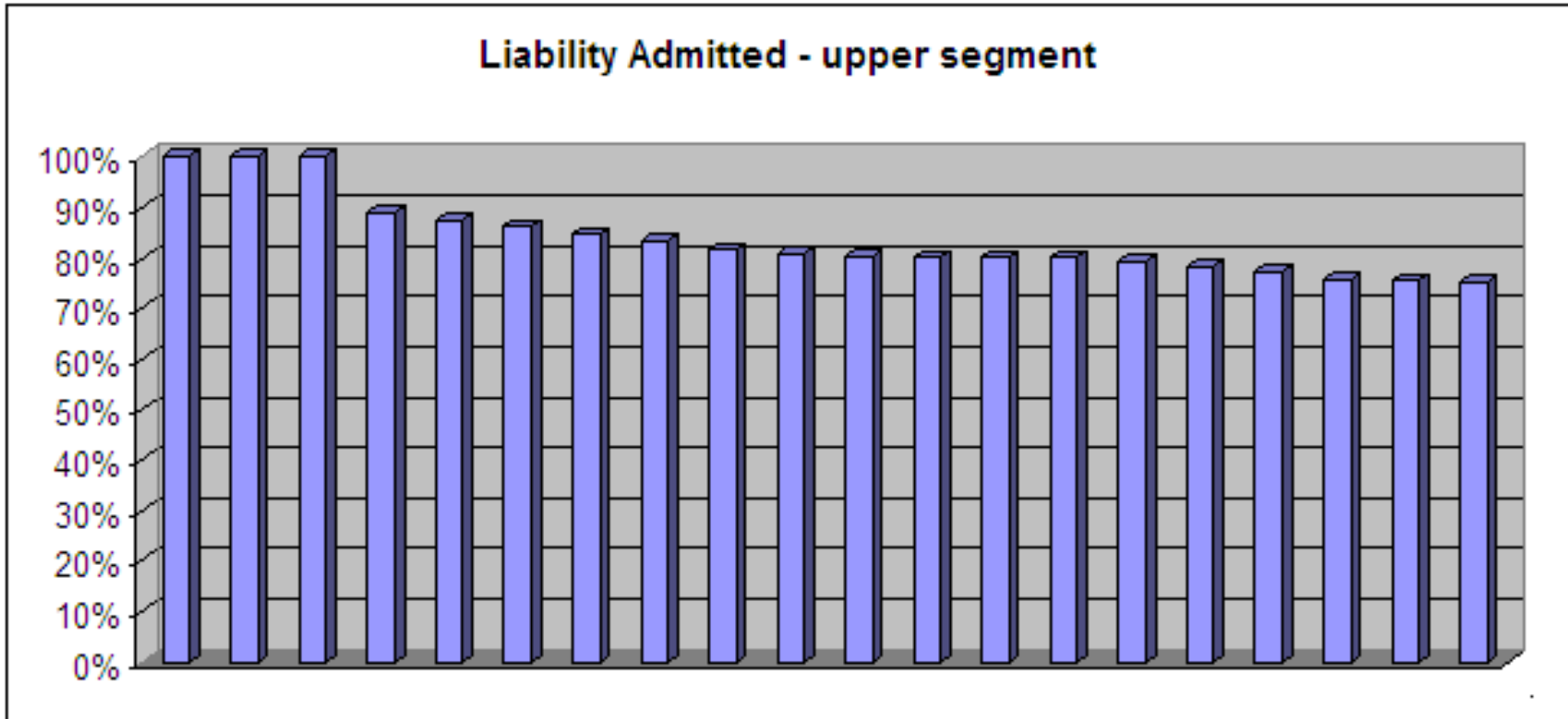
Portal analysis

- Management information
 - Process captures all data
 - Data entry is validated and stored
 - ...not available
- A2A process
 - Middleware connection
 - Download to central database
 - Management information tools
- Data analysis
 - Reviewed over 25,000 claims
 - Factual data – age, postcode, gender
 - Quantum data – amount of claim, settlement values
 - Process steps – time to stage, number of replies

Array management tool

- Summary data
- Data filters
 - Claims handler
 - Claimant solicitor
 - Claimant postcode
- Claim drill down

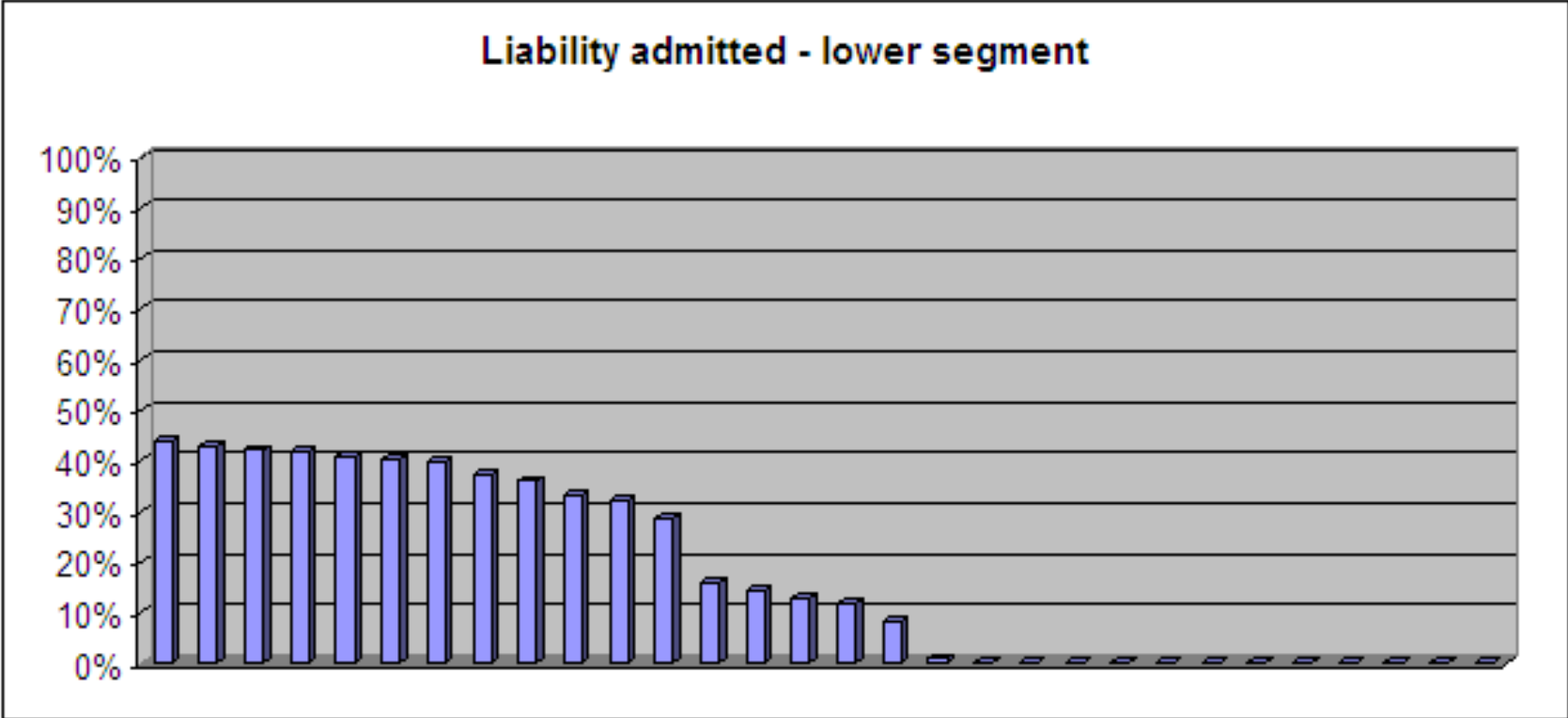
Stage 1



Average: 62%

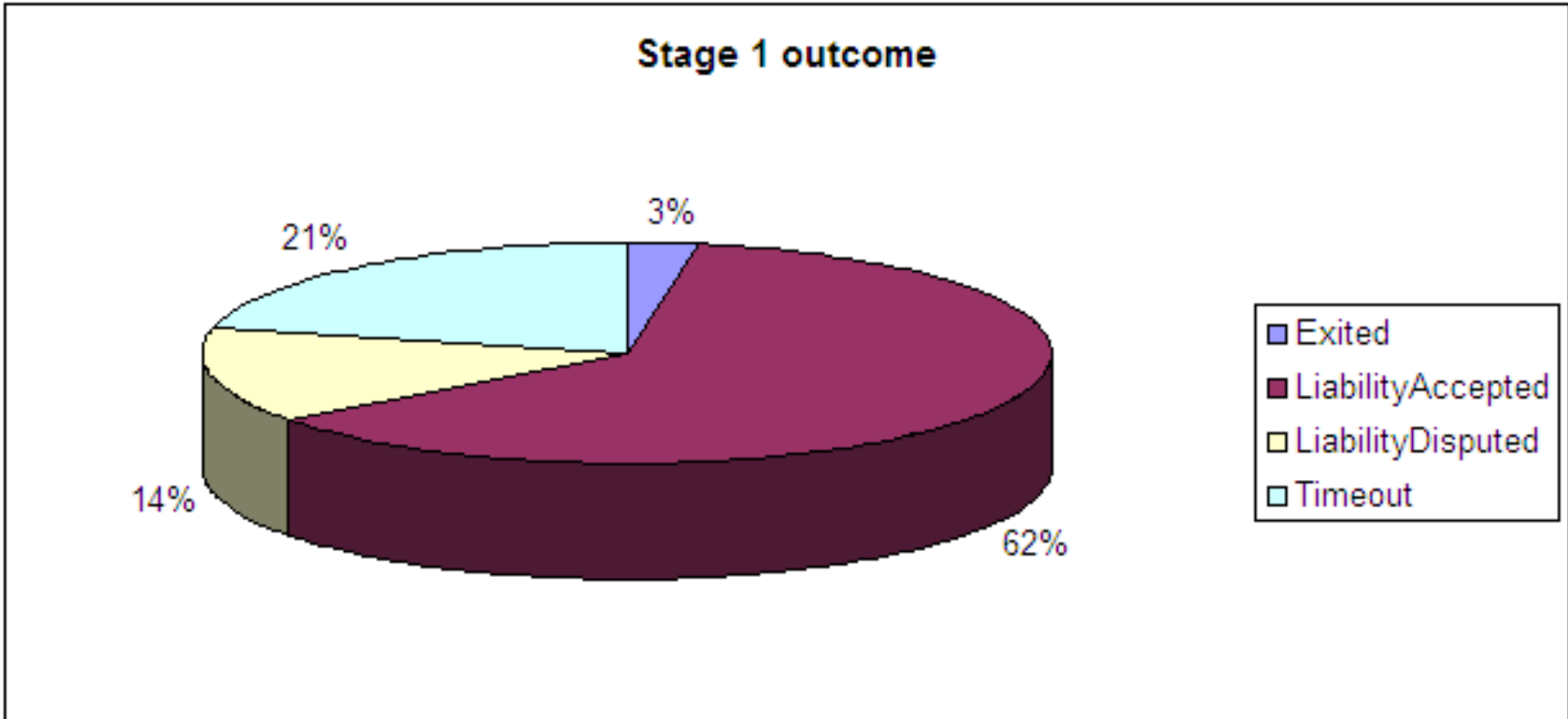
Trend: ↓

Liability admitted - lower segment



Average: 62%

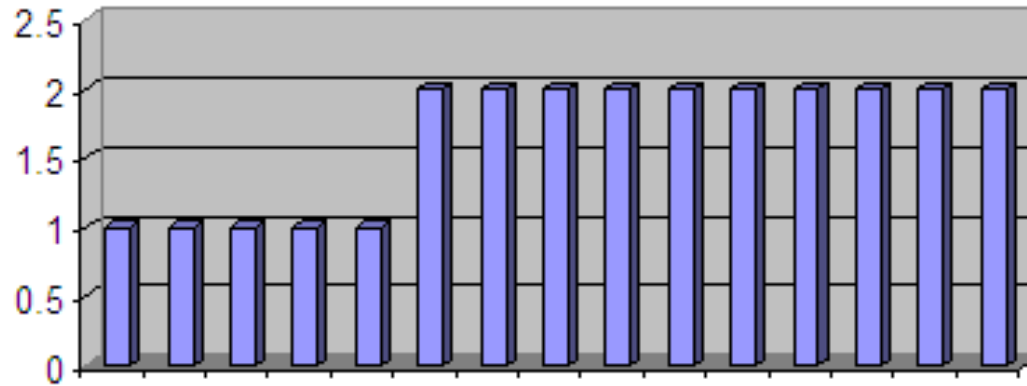
Trend: ↓



Average: 62%

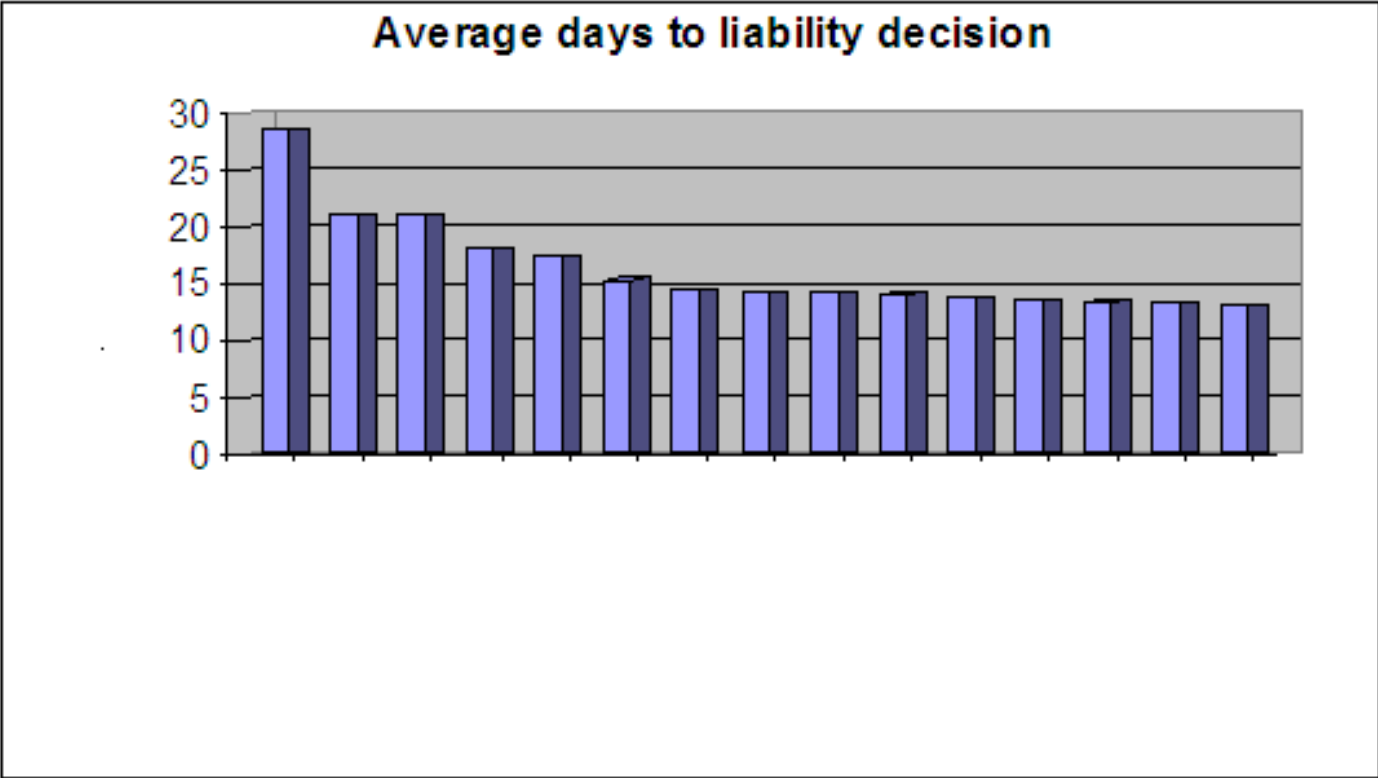
Trend: ↓

Quickest liability decisions (hours)



Average: 9 days

Trend: ➡

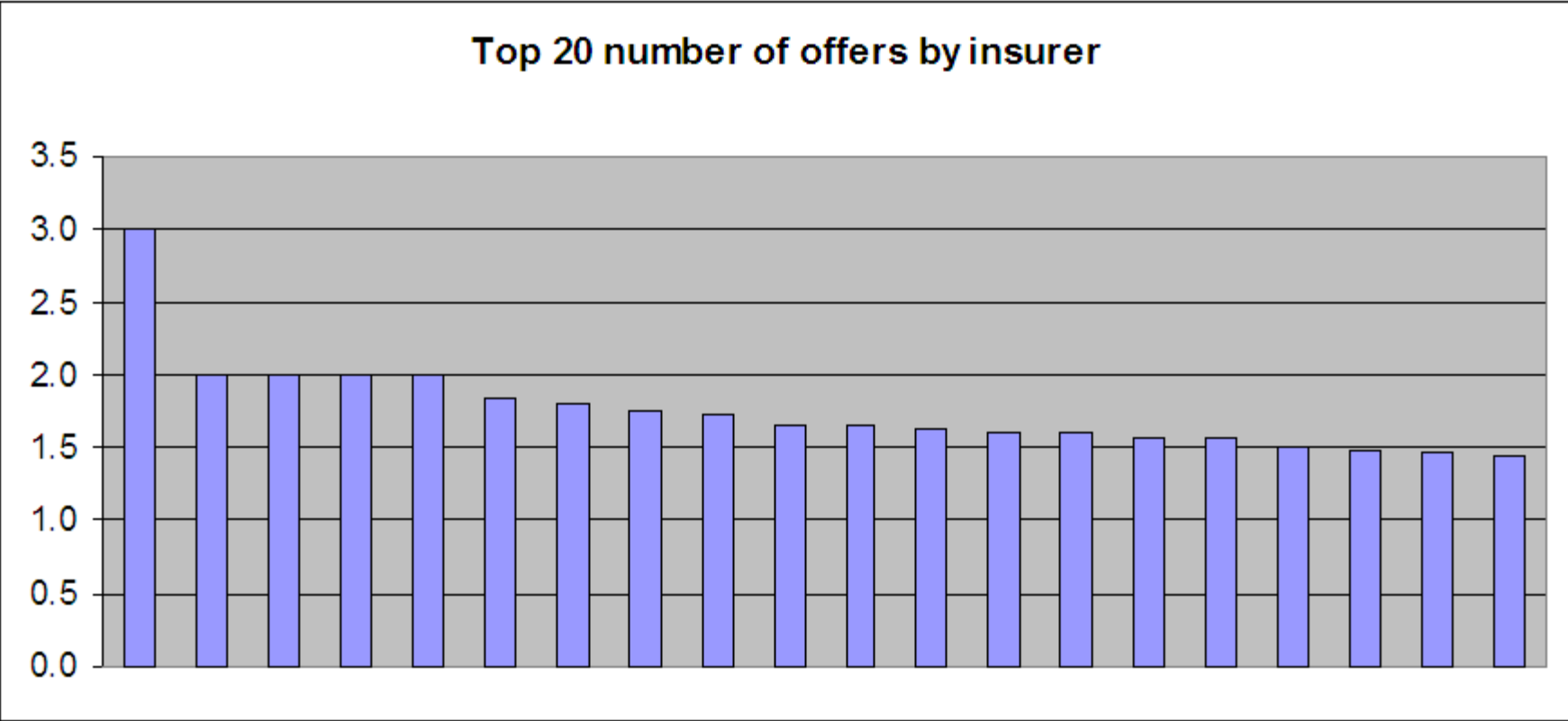


Average: 9 days

Trend: →

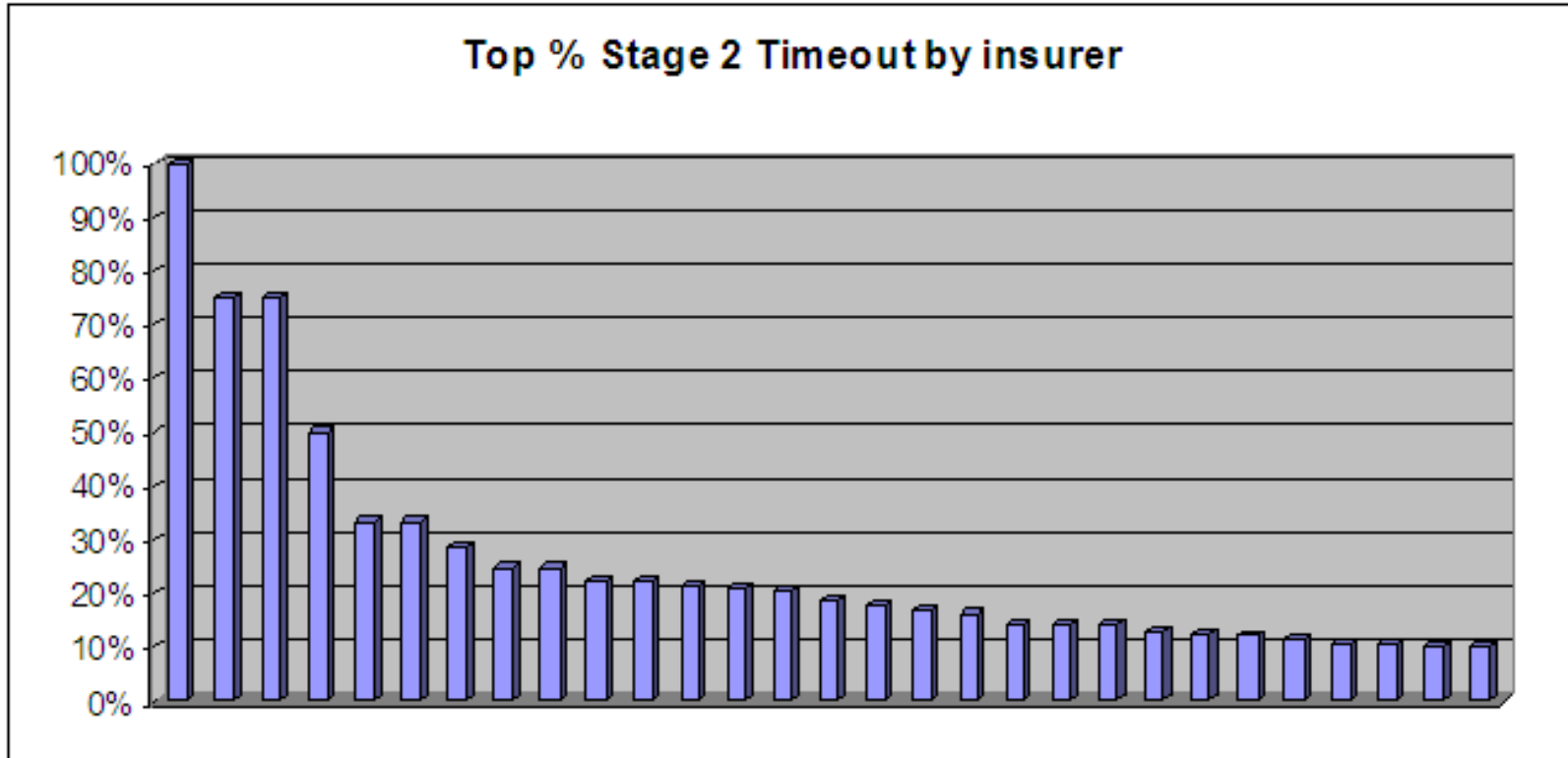
Stage 2

Top 20 number of offers by insurer



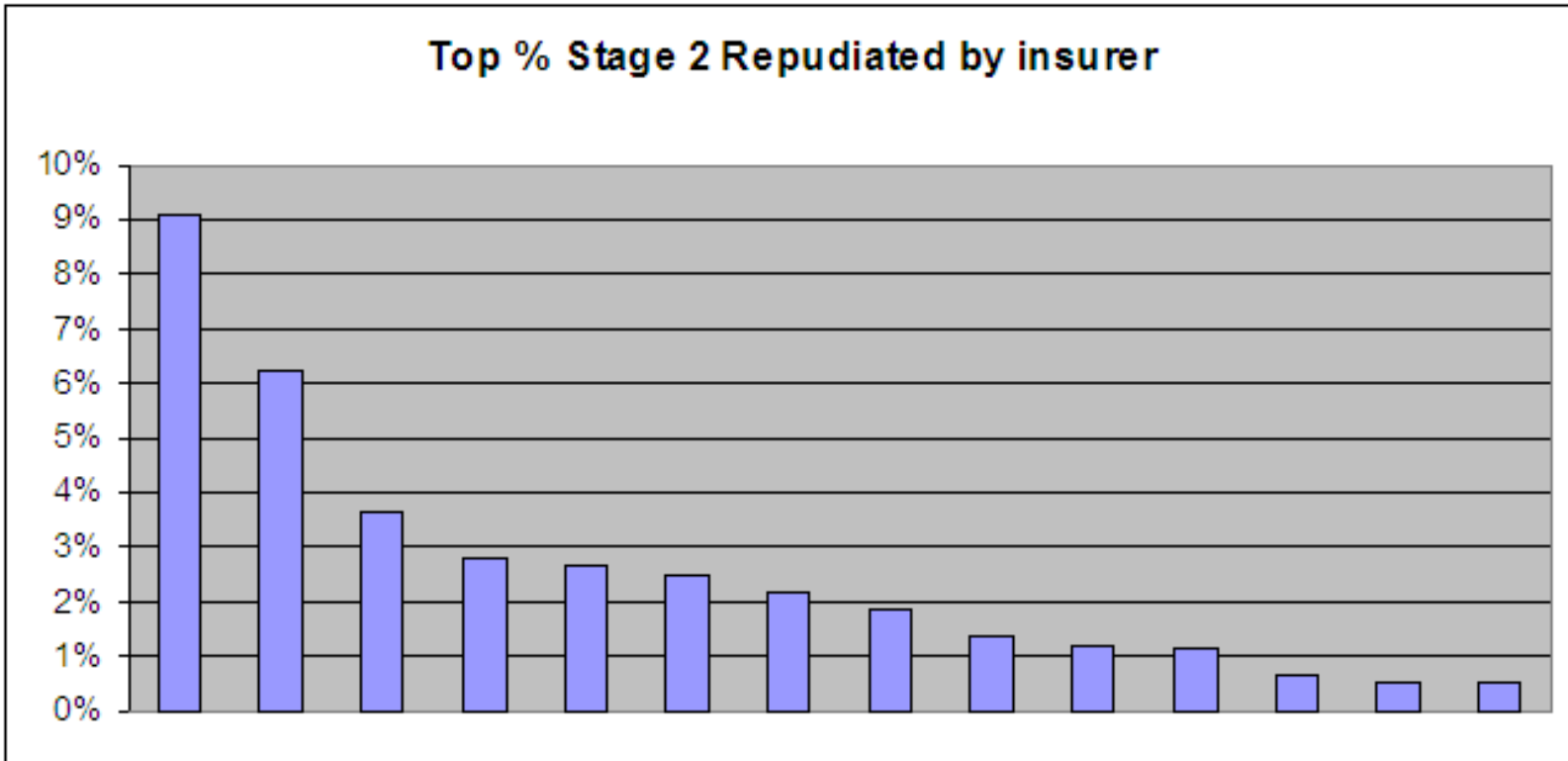
Average: 0.98

Trend: ↓



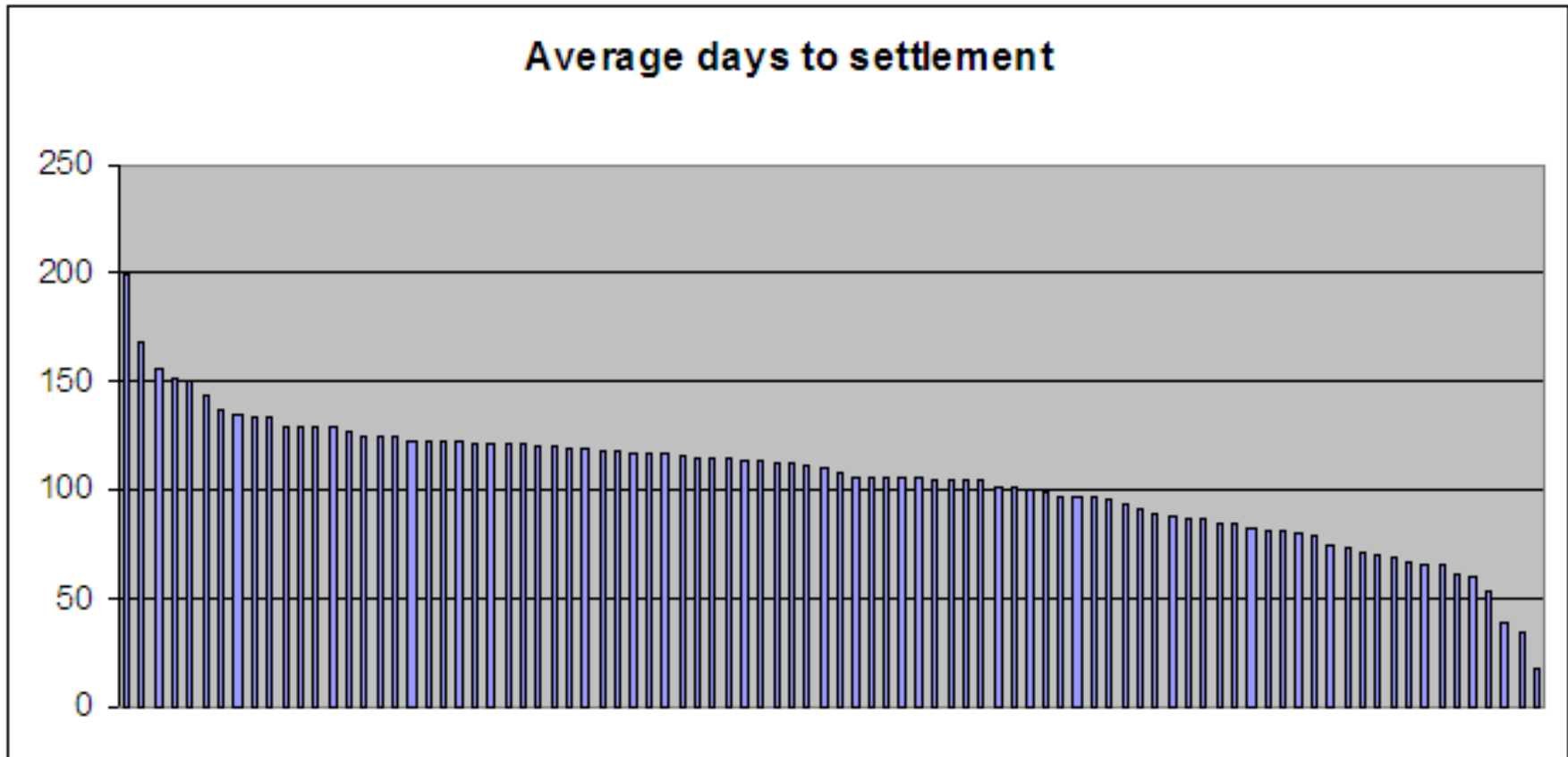
Average: 7%

Trend: ↑



Average: 0.52%

Trend: ↓ ↑ ↓



Average: 103 days*

Trend: ↑

*days = CNF to settlement phase in Portal, on cases settled to date
average therefore expected to increase

Conclusions

- Industry implementation
 - Claimant solicitors are following the system
 - Wide variation of practice by insurer
 - % claims remaining in process is reducing
- Process improvements delivered
 - Earlier notification of claim
 - Reduced claim handling time and lifecycle
 - Efficient paperless workflow
 - Real benefits of A2A development
- ...but response improvements reducing
- System gives increased process visibility

Feedback question 1 (from I Love Claims Conference)

- Do you think the Portal is now providing benefit to your claims process?
 - 1: No – 12.2%
 - 2: Yes – 28.9%
 - 3: N/A – 58.7%

Feedback question 2 (from I Love Claims Conference)

- Do you think that most of your claims process will operate through electronic processes within the next 3 years?
 - 1: No – 12.8%
 - 2: Yes – 68.8%
 - 3: N/A – 18.4%

Feedback question 3 (from I Love Claims Conference)

- Do you currently have the systems you need to support electronic process settlement?
 - 1: No – 26.8%
 - 2: Yes – 46.8%
 - 3: N/A – 26.4%

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