Streamline the Claims Process with SAP® Claims Management

The Best-Run Businesses Run SAP™

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Delivering on the insurance promise

The claims process is both the moment of truth for your customers and your largest spend as an insurance company. That's why you need a powerful and flexible claims administration solution that can meet growing customer demands, increasingly complex regulatory requirements, and rising instances of fraud – all while improving overall performance.

The SAP® Claims Management application streamlines the complete claims process – from first notification of loss and claims data capture to claims adjustment and financial reporting. It supports proactive claims management and integration with external service providers, such as appraisers or repair shops, and provides employees, customers, brokers, and agents with multiple points of access to your claims information through multiple channels.

Advanced claims management functions with support for automated best practices and real-time analytics can help you improve customer service, build customer loyalty, achieve maximum process efficiency, and cut losses by limiting unnecessary claims payments.

Claim handlers can access the application through SAP NetWeaver® Business Client software. This intuitive user interface provides claim handlers with an overview and analysis of their claim workload and one-click drill-down to claim-level detail – maximizing efficiency and productivity.

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Take advantage of flexibility

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Automate manual processes

Process claims – and stop fraud – with speed

Seamlessly handle electronic and paper-based information

Manage the claims process from end to end

Expand functionality by integrating with other software

SAP designed SAP Claims Management as a flexible application that can support the full lifecycle of claims processes for your property and casualty, health, and life insurance businesses. You can automate straight-through processing of simple claims and provide tools that knowledge workers need to process more complex claims.

Although designed as a stand-alone application, SAP Claims Management interfaces with internal, external, SAP, and non-SAP applications – both upstream and downstream. This includes native integration with other core applications from the SAP for Insurance solution portfolio, such as the SAP Collections and Disbursements for Insurance application and SAP Policy Management application. This integration gives you full transparency and analysis capability across all your policy, claims, and financial processes.

SAP Claims Management helps you improve the efficiency of your claims processing incrementally. You can configure processes supporting new lines of business, rules, roles, and interaction scenarios over time and deploy them as needed. Plus, since the application is built on the SAP NetWeaver technology platform, you can expand functionality as your business evolves. For example, you can collaborate or integrate with external service providers to improve the quality and efficiency of business processes.

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By automating processes, SAP Claims Management can help you reduce the time it takes your claim handlers to resolve claims. A native business-rules engine can even help you automate claims, resulting in no- or low-touch claim handling.

The integration of external service providers such as repair shops or rental car companies, along with support for tracking the repair process, can help you manage claims more effectively and control loss costs. You can commission external services directly from the application and set deadlines. Plus, you can assign external service providers as business partners with their own roles and add partner-specific data. For home contents replacement of big-ticket items, your claim handlers can use the built-in support for the procurement process with benefits catalogs and contractual agreements.

By automating and standardizing claims processing, you empower your employees to handle claims similarly and enhance the quality of claims settlements. Claim handlers, for example, can use the workers' compensation benefit calculator to determine the benefits of each region or state accurately, consistently, and according to the respective specific rules. Business rules can alert claim handlers to coverage issues, subrogation possibilities, reporting requirements, and more.

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To enable real-time analytics and quickly deliver business intelligence from huge volumes of claim information, you can tap into complementary solutions like the SAP BusinessObjects™ Business Intelligence suite and the SAP HANA® database. As a result, you can explore your claim-related financial and operational information any way you want to slice it – without IT help and in real time.

The speed and scalability of SAP HANA also means that you can identify potential fraud before a claim is paid and, potentially, as a claim is being reported. Through the complementary SAP Fraud Management for Insurance analytic application, a combination of business rules, pattern recognition, and predictive analytics helps identify known and previously unknown patterns of fraud. SAP Fraud Management for Insurance integrates with SAP Claims Management to continually rate and inform the claim handler of fraud potential as the claim develops.

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SAP Claims Management provides an electronic claim file that can help you eliminate paper-based information. By making complete, detailed electronic views of each claim available through integrated communication channels, you can monitor activities and improve the efficiency of your claims processing. Based on your authorization, claim handlers can view certain data and documents at any time, from any location, enabling them to complete their tasks promptly. Plus, through SAP NetWeaver Business Client, you can enrich information in the claims process with dashboards, embedded analytics, Web pages, productivity charts, upload tools, maps, social media, and more to maximize productivity.

By converting paper-based information to an electronic claim file with SAP Claims Management, you can streamline claims processing.

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Here are examples of what you can accomplish with SAP Claims Management (see figure on the next page):

- Streamline notice of loss – Capture loss or claim information quickly
- Flexibly assign claim handlers – Use your criteria to automatically assign claims to the appropriate resources
- Automatically identify and manage coverage issues – Automatically consider a claim's compensation limits and deductibles when creating payments
- Flexibly set reserves – Establish reserves manually or automatically for each type of coverage
- Automatically post all claims and payments activity – Post to relevant payment, reserve, and accounting software without manual intervention
- Support subrogation and salvage – Identify subrogation potential early, assign responsibilities to subrogation specialists, and negotiate and manage recoveries in lump sums or payments over time
- Support negotiation and litigation – Document and display all offers, demands, and histories of specific negotiations, and quickly determine the status of negotiations and litigation for any claim
- Report – Generate claims-specific reports using embedded templates and content
- Create and implement business rules – Empower nonprogrammers to create and implement business rules
- Collaborate – Collaborate internally or with external claim-service providers using a built-in cloud-based tool

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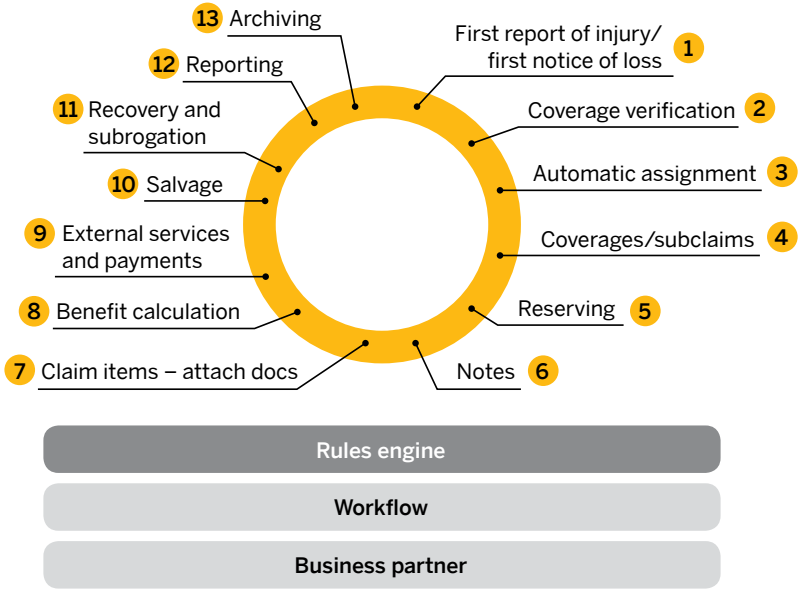

Figure: Supporting the Entire Claims-Handling Process

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Expand functionality by integrating with other software

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For maximum efficiency, you can integrate SAP Claims Management with legacy, SAP, or non-SAP systems. To help you integrate with external claims-service providers, SAP provides tools to quickly create Web services that integrate with your business processes.

All claims customers need to integrate with one or more policy administration systems. SAP Claims Management provides native integration with SAP Policy Management. For legacy or non-SAP policy management systems, SAP provides integration tools to map policy information to claims. A policy snapshot provides key policy information, such as the responsible agents, and overviews of policies and existing coverage. You can track policyholders' coverage for reported events or incidents to determine whether you must compensate policyholders for their losses.

SAP Claims Management also natively integrates with SAP Collections and Disbursements for Insurance, for access to subledger functionality. It also natively integrates with the SAP General Ledger application, the SAP Reinsurance Management application, and the SAP Incentive and Commission Management for Insurance application.

You can also integrate SAP Claims Management with popular applications for document management and content management through interfaces certified by SAP.

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Faster processing, lower costs, higher customer satisfaction

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By streamlining the claims process with SAP Claims Management, you realize a number of benefits. For one, you can reduce operating costs by eliminating paper-based and manual claims-processing functions. At the same time, you can increase customer satisfaction by evaluating and settling claims quickly and accurately and delivering a higher quality of customer service. Moreover, by collecting and analyzing data made available to you through the application, you can better control losses and improve underwriting feedback.

Smoothly handle the complete claims process – from first notification of loss to claims adjustment and financial reporting – for better results.

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Summary

To stand apart in the insurance industry, organizations need to streamline – and improve – the claims process. The SAP® Claims Management application can help you handle the process for any claim type from end to end with speed and accuracy. Faster, more-consistent processing boosts productivity, lowers costs, and improves customer satisfaction.

Objectives

- Handle new market entrants, growing customer demands, and increasingly complex regulatory requirements
- Improve customer service and build customer loyalty
- Achieve maximum process efficiency
- Improve combined ratio

Solution

Proactive claims management and integration with other core insurance systems and business partners – such as policyholders, vendors, lawyers, doctors, and repair shops – for faster, better claims processing

Benefits

- Reduce operating costs by eliminating paper-based claims-processing functions
- Increase customer satisfaction by evaluating and settling claims quickly and accurately and delivering higher-quality customer service data
- Enhance loss control due to thorough data collection and analysis

Learn more

To find out more, call your SAP representative today or visit us online at www.sap.com/insurance.

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