

Edgewater takes the pain out of processing insurance claims with dynamic programs for First Notice Systems (FNS), Inc.

Edgewater's customized eSolution has:

- ▶ Revolutionized the way FNS manages and processes clients and claims.
- ▶ Improved customer service and response hence increasing revenues.
- ▶ Provided availability to claims processing 24x7 of the time while reducing claim processing time.
- ▶ Decreased new client implementation time by more than half.

Rapid Growth

First Notice Systems, Inc. (FNS) is the leader in providing first report of loss and injury claims processing administration. With all of the competition insurance providers face today, getting their claimant's loss information and providing fast resolutions sets the leading providers apart. FNS specializes in getting the most crucial information necessary to process an insurance claim in the most efficient, pain-free way for the claimant, while transmitting the information to the insurance provider in the format(s) each provider requires.

With approximately 120 clients, and some of the leading insurance carriers in America, FNS was faced with rapid growth and a system that was having difficulty processing the increasing amount of client requests.

Claims Game

The insurance industry is subject to industry regulations and monitoring that demand insurance providers supply timely and accurate information to its regulators. FNS is constantly aware of these requirements and works to comply with all their client requests.

With their old processing system, FNS was unable to respond as quickly as they wanted to these requests. Clients would have to wait up to six months to get online with FNS. In addition, FNS could not offer flexibility in their work flow. If a client's claims need was different from the structure represented at FNS, heavy re-coding, which may take months, could be required to conform the client's structure to that of FNS. Due to slow response times and a rigid workflow, FNS was losing revenues.

Customer Service Representatives (CSRs) provided a crucial link between FNS and their clients. With the limitations of their old system, CSRs could not efficiently respond to customer's needs and had to work within several restrictions such as, a lack of access to current data, or the system's inability to handle two consecutive calls from two different clients without lengthy re-configuring which resulted in an overall slower response time.

FNS partnered with Edgewater Technology to develop FNS NET, an Intranet application used by FNS's representatives for recording loss information.

The Business Solution

FNS NET focuses on all aspects of processing first report claims including customer reference data, dynamic claims processing, and fax monitoring and management.

Through FNS NET Edgewater targeted slow client and claim implementation time. What once took up to six months is now happening in 6-8 weeks. In this short time a new client is completely operational and online with FNS.

Not only has FNS NET help cut time to market, it has also given FNS complete flexibility to work within a client's structure. FNS NET is easily customizable to meet the varying processing requirements of each client. Through a Graphical User Interface (GUI) new clients can be online without heavy coding.

FNS NET allows for an easily scalable faxing solution. By using a pool of identical fax servers, FNS NET is available for fax transmission 100% of the time. With FNS NET, as business continues to grow, FNS can expand their system by simply adding a new server, not a new system.

CSRs are now able to view real-time data from their computers, giving them quick and accurate information to pass on to the client. They can also transfer customer reference data, such as policy information. Clients require this information on a regular basis, therefore FNS NET will routinely update this information once it is entered into the system.

FNS NET is also equipped with a dynamic interface that can immediately conform to a particular client's processing requirements. This call center component gives CSRs the flexibility to process calls, answer detailed questions, and switch between two consecutive calls from two different clients, instantly.

Since FNS NET's implementation and deployment, FNS has processed more than 3 million claims. Edgewater Technology has also developed FNS NET into an Internet application, FNS iNET, which allows clients and claimants access to their information for an increased level of self-service.

As a result of FNS NET and FNS INET, First Notice Systems, Inc. is experiencing increased revenues, greater customer retention, and better client service.

The Technical Solution

The FNS NET system consists of many components. The claim entry Intranet system is a browser-based user interface, application designer, a system monitor, and an Internet system, running with Microsoft Internet Information Server (IIS). All of the applications utilize a common Oracle database back-end running on a UNIX platform.

The claim entry system captures call center data and posts it to the database. Routing rules inspect the call data to determine the transmission type, such as fax, print, Electronic Data Interchange (EDI), or e-mail. It also determines where the transmission(s) will be routed, the routing sequence, the transmission type (e.g. fax, EDI, print, etc.), and what will be transmitted (e.g. State Regulated form, EDI file, etc.). A system monitor tracks all transmissions and allows for re-submission of failed transmissions. Client flexibility is achieved through the Application Designer, which allows editing of claim examination questions, rule-based questioning, editing of routing rules and output form layouts, etc., via a browser-based user interface. The Internet application is accessible by the insurance providers and allows them to enter their own claims into the FNS NET database, and get the same output they would receive if they had called in the claim.

Technologies and Tools

- Active Server Pages (ASP)
- ActiveX
- Brooktrout TR114 Fax Boards
- Component Object Model (COM)
- Dynamic HTML (DHTML)
- Java Applets
- Java AWT
- JavaScript
- Lincoln TIFF Conversion
- MS Email Components
- Oracle 8
- Windows Printing API

