



# Tech chat

*Q&A with Leah Cooper, Managing Director,  
Global Consumer Technology, Sedgwick*

**edge:**

How can traditional insurance carriers and administrators develop an approach to adopting new insuretech innovations?

**Leah:**

As anyone who has attended an insuretech conference in the past few years can attest, there are hundreds of new tools on the market that seek to apply innovative technology to traditional claim underwriting, reporting and handling processes. The key to making insuretech successful in an organization is to partner new technology with an extensive depth of claims experience. Taking a theoretical invention and transforming

it into a tactical application of technology, one which truly transforms a business process, is an area where more established players have struggled.

With over 100 million claims in its history, Sedgwick is uniquely positioned to move beyond the digital hype. An important key to success includes equipping our highly-skilled information technology team with the resources they need to build bridges between existing technology and new platforms. Prudently applying insuretech to reinvigorate our long-accepted methodologies allows us to expand our digital expertise and bring new product ideas to life.

**edge:**

What's important to know about robotic process automation (RPA) in claims management?

**Leah:**

RPA software seeks to replace repetitive keystrokes and mouse functions with the click of a single button. By taking away repetitive and often-used motions, RPA tools can introduce new efficiency and accuracy into a user's daily routine. However, one of the largest challenges to implementing RPA tools successfully is identifying those motions. Business process discovery by observing and analyzing process allows teams to detect room for insertion of RPA into operations.

**SELF-SERVICE CAPABILITIES**

**ARE THE FOUNDATION  
OF A SUCCESSFUL  
CUSTOMER EXPERIENCE**

**IN THE CLAIMS  
INDUSTRY TODAY.**

*Leah Cooper, Managing Director,  
Global Consumer Technology, Sedgwick*





Finding ways to optimize legacy systems is a challenge that many companies face. Because Sedgwick has developed a proprietary technology suite, we have the ability to build in those efficiencies. By combining state-of-the-art RPA tools with Sedgwick's ever-evolving systems, we continue to ensure that the claims management process flows smoothly and proficiently for all work streams.

**edge:**

How important is self-service these days for employers, employees and other consumers?

**Leah:**

Self-service capabilities are the foundation of a successful customer experience in the claims industry today. Consumers expect transparency from those providing coverage and administering claims. On the leave management side, employees assume that technology will be provided so that they can manage their own needs for time away from work. Additionally, an employer's ability to ensure compliance and mitigate the cost of risk has become dependent on a real-time technological solution to analyze workforce dynamics and the claims experience at any moment.

Throughout the claims handling process, Sedgwick is committed to placing self-service tools into the hands of our customers and consumers. Users can enroll in direct deposit for speedy payments, opt in to receive push notifications about the status of their claims, upload required documents and take additional steps to keep the process moving forward. From the client's perspective, advanced analytic reporting creates insight into performance and cost drivers of claims, honing in on where action needs to be taken to mitigate risk.

All of these innovations provide data that leads to understanding and they work together to shorten claim durations while increasing customer satisfaction.

**edge:**

How is Sedgwick digitalizing the intake and triage processes for new claims?

**Leah:**

Launching in 2019, Sedgwick's new global intake platform is designed to enable web-based claim reporting for clients, partners and consumers across all lines of business. Additionally, this tool will include multiple channels for intake of new claims, including mobile-responsive sites and a

new Restful API FNOL option. Enabling a multi-lingual and web-deployed solution will provide a consistent and user-friendly experience with Sedgwick's services around the globe.

A key part of global intake will allow Sedgwick to disseminate data through multiple channels. The tool disperses relevant information about FNOLs to clients, vendors and claims systems in real time. Artificial Intelligence will be incorporated into the new claim triage process so that integrated technology, such as optical image digitalization, will pave the way for automated decision-making capabilities. As a first-to-market technology, Sedgwick's global intake will revolutionize not only the way simple incidents and claims are processed, but also generate exciting opportunities to expand and build new channels for customer service and brand protection for our clients.

Sedgwick will launch global intake for the casualty lines of business in April 2019, with additional buildouts to our core claims systems throughout the remainder of the year. Proof of concept programs for AI-based decision making will begin in Q3.