



Technology powers insurers to provide a five star travel claims service

Travel insurance may seem like a relatively simple personal lines product, but for Insurer's trying to manage the high volume claims business the challenges are often quite complex.

Over and above the pure volume of claims that this line of business attracts, individual incidents also tend to create large peaks and troughs that have to be managed without affecting the service customers receive.

In recent years we have seen the Icelandic ash cloud wreak havoc with people's travel plans, while the recent snow and ice also created a wealth of problems. However it is not just the weather that hits claims volumes and in more recent weeks political unrest in Tunisia has seen many holidaymakers cancel trips and return home early.

Managing travel insurance claims effectively is all about dealing with the unexpected and having the flexibility to cope with huge waves of customers at a moment's notice.

Modern claims solutions have allowed insurers to develop this ability to swell and contract their operations as required.

As such, technology is increasingly allowing travel insurers to keep costs down, manage claims more efficiently than ever before and maintain a consistently high standard of service to customers.

The UK's largest Travel Operator, Thomas Cook has its own in-house insurance company, White Horse Insurance Ireland Ltd. White Horse Insurance set up its own claims operation in Shannon, Ireland as a green field operation. Previously, claims had been handled externally but the company was dissatisfied with the service it was receiving.

White Horse Insurance is one Insurer that has turned to technology with excellent results. The firm underwrites multiple wholesale and retail travel insurance schemes for major industry brands.

It hired Deloitte Consulting to look

at possible alternatives and a number of suppliers were invited to respond before FINEOS Claims was ultimately chosen.

Given that Thomas Cook alone has 22.5 million customers, providing travel insurance for so many of its customers is a major undertaking and one that has to be delivered successfully to maintain the brand's integrity.

The move has made a significant difference to the way White Horse operates and FINEOS Claims enables the insurer to handle claims in a fast and efficient way.

More importantly it has also tightened up the claims procedures in place and created a quality controlled environment that dramatically reduces claims leakage. Furthermore, they have the ability to manage multiple schemes and sets of policy terms and conditions at claims notification stage to ensure the correct benefits are being paid out.

The system handled around 36,000 travel insurance claims last year and is also used by the underwriting team to



"White Horse provides travel insurance for Thomas Cook customers as well as multiple other schemes including the Health Services Executive (HSE) and Ireland's largest online provider, getcover.com"

extract detailed management information. This was not possible before and the insight it gives underwriters into the business is invaluable in helping develop policies and pricing for the future.

In a market as competitive as the travel insurance space, detailed management information is no longer a luxury, but a necessity for those that want to remain competitive and profitable.

FINEOS Claims also enables White Horse to provide a consistent claims service to its customers and ensure they apply Treating Customers Fairly (TCF) procedures through preset process rules.

Handling claims effectively is all about getting things right from the very start and the most important part of the claims assessment is the first contact with the customer. FINEOS Claims allows the claims handler to take the customer through the notification process in a controlled and consistent manner.

The system has a logical flow, supporting the claims handler and helping them to gather all of the requisite information. It also encourages handlers to push customers for the fullest possible detail and make initial investigations at first notification.

In turn this means customers get an immediate and accurate indication of how their claim will progress. Once the initial call is finished the claim then goes into the

assessment stage and the system takes the user through each step making sure it is fully completed before moving on to the next.

FINEOS Claims contains built in letters that ensure quality and consistency of correspondence, but which are flexible enough to allow White Horse to personalise them where necessary.

By getting all of the required information at the first time of asking and going through a robust assessment process, FINEOS Claims gets individual cases to settlement stage very quickly, which as well as providing excellent customer service, also reduces the possibility for fraudulent claims.

Occasionally a customer will call for an update on a claim and the easily accessible and full notes provide a ready history, which allows the handlers to deal with these calls quickly.

If travel insurers want to service their books of business effectively, they need the ability to quickly adapt to changing volumes and resolve claims quickly and accurately.

Modern claims systems allows them to do this and those that have adopted the best technology solutions in the market are finding it not only improves their ability to handle claims in a cost effective and timely fashion, but that it also improves their service to customers and provides very powerful management information for the future.

"FINEOS Claims helps our operation in so many ways: better Customer Service, Internal Planning & Regulatory but ultimately, it allows our operation to keep costs down whilst delivering a better service than before"

Brian House, General Manager, White Horse



Baz & Laura take the 'Aviva Get Fit' Challenge

TV and radio presenters Laura Woods and Baz Ashmawy have teamed up to launch the 'Aviva Get Fit Action Plan,' a national health campaign that is calling on all men and women across Ireland to take positive action to be healthier in 2011.

The Action Plan was developed in response to new research from Aviva Health insurance that shows almost 25% of those who completed an online health check do not exercise at all. County Longford was found to be the least fit county with 34% of respondents admitting they do not exercise at all.

The research also highlighted that nearly half (48%) of respondents are overweight, with 10% of respondents in Monaghan reporting to be dangerously overweight. Other counties also fared poorly – 52% of respondents in Limerick are overweight, with the same number in Louth, Wexford, Kildare and Mayo. They all trail Tipperary, however, with the premier county boasting 59% overweight. Dublin respondents are mid table, with 22% not exercising at all and 46% overweight.

Baz commented, "Working out is a major uphill battle for me. I don't work out because I love it, I work out because I love lasagne! I also smoke and I really want to begin the New Year with a new healthier mindset and stick with it."

Dr. Stephen Murphy, G.P. on Aviva's Medical Council as well as Action Plan experts Kate Ryan, fitness guru and founder of Fitsquad and Sarah Keogh, nutritionist, have joined forces to assess the celebrities and monitor their progress on a weekly basis,

as well as, offer expert advice.

Dr. Murphy added, "Again, thousands of Irish people will resolve to get back in shape in the New Year. However, good health means more than buying a gym membership. People need to start looking at the health benefits of exercise; benefits that range from improved energy levels and sleep patterns to reduced risk of diabetes, cardiovascular disease and stress. I would urge everyone to participate in the challenge to bring about behavioural change that can prolong and improve the quality of their lives."

"We all need a game plan that's doable and will keep us interested and motivated over a long period of time," said Kate Ryan. "The best way to stay interested in exercise is to keep your mind guessing and enjoying a whole range of activities from a brisk walk to spinning to a simple yoga class. The benefits of a healthy lifestyle and physical fitness are easy to obtain with a small amount of know-how and a serious commitment."

RTÉ TV presenter and radio personality, Laura Woods, who is also a new mum, joins the Action Plan after recently giving birth to her new baby boy in November of this year. "Having a baby seriously cut short the amount of time I was able to commit to working out. Shifting the baby weight is a major undertaking and being a part of this challenge will be a wakeup call that I hope will improve my strength and stamina so that I can be the best mum possible for baby Ben."

Health insurance from Aviva offers members discounts on health screens and



Laura Woods and Baz Ashmawy

money back on GP and physiotherapy visits. Members can also keep fit for less with an exclusive 10% discount on the cost of a Fitsquad eight-week session.

Any brokers who want to get more information about the Aviva Get Fit Action Plan can check out the dedicated Facebook page www.facebook.com/avivaireland.