



# eFIRST Mobile for Insurance Loss Adjustment



Enterprising solutions that keep business moving

## Speed up the closing of insurance claims

eFIRST Mobile for Insurance Loss Adjustment is a wireless solution specifically designed for loss adjusters to assess and process insurance claims in the field. This hand-held computer application allows the user to quickly and easily capture all the necessary details required to assess an insurance claim by calculating the loss details and provide the client with the opportunity to close the claim, all in one efficient step.

### Simplifies the loss adjustment process

eFIRST Mobile provides a tailored solution that simplifies your remote loss adjustment tasks without having the hassle of dealing with paper. Loss adjusters can significantly reduce administration work and increase the number of client visits they can make each week. Claims "leakage" can be significantly reduced as it provides the opportunity to close down each claim during the first customer visit. Customer service levels are improved as the client no longer has to wait weeks for the claim repayment to be sent, and as the information is captured and validated electronically, mailing and back office costs are reduced and the quality of client data is kept consistently high.

A range of hand-held computer devices guarantees you have the right tool for the job. You can choose from either a Personal Data Assistant (PDA), Tablet PC, Laptop PC or Digital Pen. Each device uses dynamic electronic questionnaires to guide the remote worker through the adjustment, making sure all the required information about the claim is captured.

For each claim, the device automatically downloads the relevant policy details and once the details of the claim are captured, they are automatically checked against the policy cover. Details can also be captured using photographic evidence and sound recordings via the on-board camera and microphone. The information is then downloaded to a centrally held database where it is verified. In many cases an insurance repayment can be immediately calculated and the result transmitted back to the device. The client can then provide an electronic signature to accept the repayment value, the funds can be sent directly to the clients account and a statement can be instantly printed for the client using a portable printer.

### Business Benefits:

- Dramatically increase the number of claim assessments made each day.
- Speed up the claims process, improve customer experience and reduce claims "leakage".
- Increase data accuracy using real time validation and straight through processing techniques.
- Reduce costs associated with processing paper forms, administrative and back office tasks.
- Get real-time management information on insurance claims and assessment trends.
- Managed services provides complete scalability and a flexible alternative to capital investment.

### Provides effective job allocation

Daily job allocations are provided automatically to every remote worker at the start of each day. Policy details are also sent to provide complete independence from the office. When the remote worker accepts a job, the hand-held devices provide a satellite navigation service to direct the worker to the client's site. On arrival, the client's details are confirmed and the policy is presented for review. Jobs can be managed centrally and new appointments scheduled and dynamically sent to the most appropriate remote worker during the day.



## Data validation ensures accurate data collection

The hand-held devices ensure a controlled data capture process takes place for each assessment. On board validation rules are automatically activated to make sure that no details are missed and the captured information is validated against limits set by the administrator. Any number of validation checks can be included and easily uploaded onto the handsets using the control centre administration tool. For example, name and address details can be instantly verified, bank account checks, policy checks and electronic signatures can be captured and verified in real time.

The dynamic questionnaires can instantly add or remove additional fields depending on the responses previously given by the client. In addition, drop down fields, tick boxes and intelligent keyboards are provided to speed up the data capture process. Information can be captured in the form of text, quality photos or in-depth descriptions via audio files.

## Printed customer confirmations

Questionnaires and policy quotations can be printed out for the client using the latest A4 battery powered mobile printers. The devices use Infrared and Bluetooth connection to download the details from the handsets and print a customer confirmation. This allows the remote worker to capture the customer's signature electronically or sign a printed version. Any signed forms are then automatically matched with the electronic data back at the processing centre.

## Solution Features:

- Manages job allocations and provides policy and claim details as well as the quickest route to the client's site.
- Ensures high quality data is always captured regarding the loss adjustment.
- Instant repayment valuations provided - claims can be closed and payments immediately transferred to avoid claims "leakage".
- Client's signatures can be taken electronically and a statement can be printed out using mobile printers.
- Some devices provide integrated communications including e-mail, camera, phone and voice recorder.
- Multiple fail-back communications; GPRS, GSM and WIFI provides comprehensive wireless connectivity.
- Complete managed service solution - equipment, software license, maintenance & operational support included.

## Using the latest wireless technology

All captured details are encrypted and securely downloaded, using GSM, GPRS or WIFI wireless communications, to BancTec's secure managed services operations where the information is validated and stored. If a wireless network becomes unavailable at a certain location the device will automatically search and switch to an available back-up network. If the hand-held device goes offline it will continue to capture data and perform on-board validation until a wireless network becomes available again ensuring the system can continue to operate at any location.



## Event management capabilities

The solution provides a complete event management system to manage all your mobile resources. The server application provides a simple web interface that allows you to manage all your assets such as handsets, printers and remote workers. Workers can be allocated to groups and associated to individual projects that define what questionnaires are made available, the log-in rules and printer and device allocations. eFIRST Mobile will automatically check that the correct software and the latest versions are uploaded onto the handsets, eliminating software deployment issues. It will also allow you to hold multiple questionnaires on the same device. The user only has to select the appropriate job from the menu before completing the relevant form.

## Full tracking and reporting facilities

Full tracking and reporting tools are incorporated providing MIS stats, audit trails and a range of business and marketing reports. As all form data is held in a single repository, access to these reports can be provided in a number of ways, for example, via a web browser facility. Worker productivity rates and trends based on policy and client details can be quickly and easily provided for better management decision making. Job allocations can be easily managed, amended and monitored centrally. In addition, the system uses GPS tracking to provide a real-time view of the location of each worker.

## Managed services

eFIRST Mobile is provided as a fully managed service. No capital outlay is required. The pricing is based on usage and the number of hand-held computers required. BancTec Managed Services are a state of the art secure processing centre that processes both paper and electronic transactions for some of the UK's largest financial services providers. Organisations benefit from the advanced processing systems already in place, thus minimising set-up costs and reducing time to market. This means organisations do not need to worry about many of the issues that come with adding a mobile infrastructure to existing operations such as security, integration and device management.

## Technical Data

Mobile client supports: Windows CE, Pocket PC 2003 and Windows XP compliant (Tablet edition).

Mobile printer: HP DeskJet 450.

## About BancTec

BancTec is a worldwide systems integration, business process outsourcing (BPO) and services company delivering high volume, mission-critical solutions to automate and streamline data and paper-intensive business processes. As a leading worldwide vendor, over 50 million transactions, documents and payments are captured and processed by BancTec solutions every day.



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