Xerox® Workflow Automation Solutions
for Property and Casualty Insurance

Automate insurance processes throughout the full customer lifecycle.
Our capabilities include mobile and electronic data capture, imaging, document recognition and work process automation, delivered into a core platform that manages electronic content and integrates with other key property and casualty insurance systems. This solution facilitates employees’ access to all of the information they need to do their jobs effectively from wherever they are and to simplify data sharing between systems.

Benefits include:

• Expedited turnaround time for claims processing
• Quality claim service delivery in an omnichannel environment
• Consistent access to policy and claim data whether in the field, contact center, regional office or carrier headquarters
• Secure access to a central, online repository across the entire insurance network
• Integrated data capture and storage capabilities irrespective of source or format
• Records management and integrated reporting capabilities to support your compliance and SLA efforts

**Xerox® Workflow Automation Solution for Claims Processing**

The Xerox® Workflow Automation Solution for Claims Processing can improve claims processing by storing information in one central location and utilizing business process management tools to automate tasks such as verifying coverage and tracking information that is missing or required. Because our solution integrates with third-party and proprietary claims handling systems, adjusters and processors can have 24/7 access to the documents and data from a single interface.

With the Xerox® Workflow Automation Solution for Claims Processing, property and casualty insurers can:

• Intake data from any source or format
• Improve cycle times and reduce Loss Adjusting Expense (LAE)
• Integrate with existing customer information and key policy administration systems as well as claim vendors

**Xerox® Workflow Automation Solution for Claims Case Management**

The Xerox® Workflow Automation for Claims Case Management Solution allows insurers to dynamically interact with the claims process and handle the non-linear aspects of claims processing. Our solution allows claim examiners to easily access information, create tasks, schedules and notifications on the fly as well as monitor payment schedules and track auditable activities to reduce compliance risks. Xerox® Claims Case Management solutions provides the tools to help you reduce costs, improve settlement time and reduce claims leakage.

With this solution, insurers can:

• Reduce or eliminate compliance penalties and maintain audit trails
• Enable claims adjusters, managers and agents to effectively manage cases, allocate resources and contain costs
• Improve decision-making support and reduce errors associated with manual processing

Technology, society and the economy are all changing at a rapid pace. Property and Casualty insurers need to create efficiency with multiple distribution channels in an “on-demand” economy that maximizes responsiveness, accuracy and self-service.

Xerox® Workflow Automation Solutions for Property and Casualty Insurance are designed to speed up all aspects of the customer lifecycle beginning with application and moving through rating, issuance and claims initiation and settlement. By replacing manual, repetitive and error-prone tasks with automated workflows for agencies and carriers, Xerox provides property and casualty insurers with the tools needed to support policy applicants and policyholders with a fast turnaround time.
Automated workflow, data analytics and integration with core systems can help your organization reduce cycle times, deliver superior service and maintain a competitive edge in today’s omnichannel world.

**Xerox® Workflow Automation Solution for Field Claims Adjusters**

With mobile online access to forms and policy information, field workers can be more effective and efficient while off site, completing tasks in the field rather than waiting until they return to the office. With the Xerox® Workflow Automation Solution for Field Claims Adjusters, workers can easily capture videos, photos, recordings, diagrams and signed documents and upload them to a secure, online document repository. This speeds the claims process, increases process capacity and productivity, and helps you improve customer satisfaction by enabling you to address any service-related issues in real time.

**With this solution, field personnel can:**
- Gain access to customer information in real time, on mobile and tablet devices
- Capture information about the loss details and upload securely
- Automate the sharing of data and reduce the cost of claims leakage

**Xerox® Workflow Automation Solution for New Business Processing**

New business processing can be a manual, paper-intensive process. The Xerox® Workflow Automation Solution for New Business Processing makes it easy to capture and manage policy applications, customer identification documents and other onboarding information within a secure, integrated environment. This solution can optimize all aspects of this process, helping you to reduce labor costs and cycle times, and improve the customer experience associated with manual processing during the first critical interactions with your company.

**Xerox® Workflow Automation Solution for New Business Processing enables insurance companies to:**
- Improve, accelerate and shorten the new business processing intake and processing function
- Maintain data accuracy and route relevant data into integrated core systems and processes
- Meet the demands of customers regardless of the channel being utilized

**Insurance Claims Process Flow**

- **Claim Submission**
  - Paper, e-forms input
  - Data extraction and entry
  - Supporting documents, interviews

- **Evaluation**
  - Policy review
  - Adjuster data gathering
  - Customer followups

- **Adjudication**
  - Policy condition fulfillment
  - Valuation
  - Pay/deny decision

- **Claim Close**
  - Notifications, EOBs
  - Finance/accounting
  - Payment
Reporting and Analytics
With our reporting and analytics tools we can provide your organizational leaders with access to relevant data about the status and performance of their document processes, when and where they need it. With Xerox® Workflow Automation Solutions for Property and Casualty Insurance, you can transform raw data into reports and rich visualizations, identify patterns quickly and accurately, pinpoint opportunities to reduce waste and costs, and better allocate resources to enhance business outcomes.

Property and Casualty Insurance Systems Integration
Xerox® Workflow Automation Solutions for Property and Casualty Insurance integrate with key insurance policy administration systems and applications like Accenture DuckCreek®, Guidewire®, CSC® and StoneRiver®, as well as homegrown mainframe applications. This means that claims adjusters, underwriters and agents have access from within their preferred application or system and without having to toggle back and forth between systems. This can lower the training barrier for new hires and help increase the speed at which employees can respond to customer-related requests.

Cross-Industry Solutions
At Xerox, we believe that work can work better. By improving the flow of work, simplifying and automating your document-centric processes, the Xerox® solution also helps you cut costs in every department and office across your business. Beyond the business processes that drive your revenue streams, we offer cross-industry solutions to enable you to lower costs associated with manual processing in human resources, compliance, finance and accounting, operations, mailroom and more.

Our Services
Managed Print Services
Xerox, the global leader in Managed Print Services (MPS), can help organizations of all sizes manage and reduce printing cost and volume, optimize device fleets and help you transition from paper-based to digital ways of working.

Workflow Automation Services
Our team of solution specialists can help you automate and simplify your critical document-centric processes to reduce cost, and support your compliance and customer satisfaction efforts. We offer discrete software and hardware solutions, plus design, integration, customization and deployment services, employee training and ongoing technical solution service and support.

Business Process Outsourcing Services
Xerox® Business Process Outsourcing can help you drive efficiency and growth in your core business processes, and offload non-core activities for increased agility and cost savings. Why invest in non-core technology when Xerox can provide you with a modern and fully optimized solution?

For more information, visit xerox.com/was