Next Generation Claims Outcomes
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**Matt**

The rise of new claims technologies, the digitization of insurance and the increasing emphasis on customer experiences have become the topics of discussion in claims circles, but it’s important that we don’t take our eyes off the fact that claims outcomes remain vital to a company’s success. Settling claims quickly and efficiently; ensuring claim accuracy; reducing fraud and streamlining workflows and authority levels. What do high performance claims look like in our digital age? How is it influenced by technological changes in functions like underwriting, finance, operations and others?

**Darcy**

When we explore next-generation outcomes, we need to determine what resources are needed to accomplish this: people, partners, technologies. And how do we allocate them? Accenture approaches these challenges using a three-part playbook. Part one involves understanding where the carrier is performing well and where it is underperforming. Part two involves establishing solutions, whether they involve people, processes or technology, to improve quality of claim outcomes. And in part three, we explore how we apply all the various technologies such as advanced analytics, AI and others, to ensure success and make a step change in claims performance.

**Matt**

As an example, technologies such as artificial intelligence and machine learning along with advanced analytics have the ability to completely reimagine the claims quality audit process and transform it into a strategic advantage. There is an opportunity to use these technologies to automate much of the quality audit and scoring processes and better identify both trends and possible problems. The ideal outcome is to ensure that new technologies work side by side with human claims representatives.

**Darcy**

This allows claims executives to move past the random nature of traditional audits and focus on those areas that need attention so they can zero in on issues that require more training and coaching. Turning the entire audit process into a much more
powerful and effective management tool. As we identify and embrace new technologies and ideas, let us not be distracted from the work of constantly improving claims outcomes.