

# Staking a claim

Write Back promises to make exchanging claims information on a global platform a whole lot easier, enabling carriers to build their own view of a claim, says **Aidan O'Neill**

➔ **If you are in the claims community you cannot fail to have heard that Write Back is finally on the way.**

Write Back is one of the most important changes to the Electronic Claims File (ECF) process since electronic claims handling was introduced back with the original ECF1 system in the mid-2000s. But why, and how, does it really affect most of the market?

Essentially, Write Back will allow the claims agreement party to operate entirely from within their own systems to review and respond to claims without direct recourse to the central systems, i.e. the Insurers' Market Repository (IMR) and ECF2 Claims Agreement Screen (CAS), provided by Xchanging.

It will enhance the level of data received from the broker via central services to near real time, and allow the receipt and re-sending of claims documents, enabling carriers to build their own view of a claim and respond internally, sending data and documents back to the central systems.

For the first time, Write Back will allow 24/7 claims review and response, and with Acord standard support in future versions, it will become a lot easier to exchange claims information on a global platform.

Lee Elliston, the London Market Association's technical executive and ECF User Group

chairman, says: "Write Back will fundamentally change things and prove to be a stride forward, changing the way the London market deals with claims electronically."

## Less duplication

The issue was initially raised in September 2013 by the ECF User Group and there have been several discussions both with the market and Xchanging to determine the business requirements and the approach to the solution architecture to address this change.

It is planned for release in mid-2015 and some solution providers are currently working with the project group to ensure their systems are compatible in the same timescales. This will ensure their customers can reap the competitive benefits of having Write Back from day one.

So what does this actually mean in practical terms? Quite simply, if you are a claims adjuster at one of the many carriers that now have their own claims systems – be it an in-house built system or one provided by a solution provider – you will have the ability to handle the whole lifecycle of the claim in your own system. You will no longer have to agree in your system, then switch to the ECF2 CAS to do the same thing a second time in order to register your response on the Claims Loss Advice and Settlement System (Class).



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This is typical of the duplication of effort we as a market have been trying to eliminate for many years and Write Back itself is something that the ECF User Group and carriers in the market have championed for some time.

## Improved handling

Of course, if you are among the number of carriers still using the ECF2 Claims Workflow Service (CWS), then Write Back will not change the way you agree to claims and you will still use the internal ECF2 link to CAS to agree or query the claim.

But as a market, and in particular from Docosoft's perspective as a leading solution provider in the London market, we are seeing an increasing number of carriers looking to improve their claims handling process by upgrading to full claims management systems.

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Write Back will be fundamental to improving your overall claims processing time considerably.

It is also likely that the introduction of Write Back will be the catalyst for many others to consider improving their claims handling from pure claims workflow to full claims management. We are expecting that, following the introduction of Write Back, many existing CWS users will be looking to introduce and implement their own all-encompassing solutions, which has thus far not been possible.

While the business requirements for Write Back have been determined by a group of respected market practitioners, it is now the role of the solution providers, including Docosoft, to provide the Write Back service to their customers.

This will be achieved by building a facility with the overarching intention that everything a claims handler can currently do in IMR and ECF2 CAS will be available from within their own system.

This includes review and response data, public and private comments, and all supporting documentation in its original format, including the ability to upload documents. The solution must also be capable of separately supporting Lloyd's and company market (London International Insurance and Reinsurance Market Association and Institute of London Underwriters) response requirements.

### Home comforts

Claims handlers should already have the ability to fully review a claim from within their claims system provided, of course, they have basic facilities such as interfaces with their underwriting systems, full download of the Claims Workflow Trigger information, a good document

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management system (DMS) and access to claims documents from the IMR via the Document Repository Interface (DRI – the facility for downloading broker-supplied documents automatically to their own DMS).

Following review and completion in their own system, in effect agreeing or querying the claim, the handler then needs to manually sign in to the ECF2 CAS system, to repeat the response data, add other supplementary information such as a query reason if the claim is to be queried, add comments (often copy and pasted) and maybe review the supporting documents if DRI is not available internally.

Under Write Back this can all be achieved without leaving your own system. Your contact details should all be captured there so they can be automatically transferred across without the need for completing again.

Selection of agreement parties where appropriate, Lead Reserve Indemnity and Fees, etc and all actions will be completed in your own system and written back to Class automatically. You will be able to add public and private comments as if online with warnings, for example, when the 15-line limit is reached, while additional comments can be captured on a separate document and uploaded using the DRI facility.

### Desirable differentiation

The use of DRI in the carrier market is still fairly limited, partly due to certain service restrictions, with only a handful of carriers using the service. However, Write

Back is providing the ability to download documents and upload documents created in your own DMS, while there is also a full document search facility.

All documents downloaded using DRI are in their original format (whether Word, Excel, email, etc) rather than a single, stitched-together PDF. And with Write Back the claims handler will be able to create documents in virtually any format and automatically upload the documents back to ECF2 – still subject to the same Access Control List restrictions that can be applied now when directly loading a document manually.

It is clear that Write Back will drive much more efficiency, improve access to claims data and remove duplication while streamlining and enhancing the claims handling process – for those who wish to make use of it and have the systems to make use of it. Insurers can now have a desired level of differentiation in claims handling.

For those not in a position to do this yet, then this may be what you have been waiting for – the ability to have all your claims information in one place and to fully handle a claim through its entire lifecycle, including making a response, with all the benefits of real time management information, from within your own system.

Docosoft is actively involved in the Write Back project via participation in user groups and workshops and is committed to supporting this exciting new market infrastructure in tandem with its release to the market.



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