FINDING EMPATHETIC SOLUTIONS
in automated claims processes

When processing claims, it is important to bear in mind that you are dealing with a person who has either lost a closely loved one, or who has lost their ability to earn an income. It is a person in one of the worst moments of his or her life, if not the worst.

So, should they really be dealing with a computer?

Human touch is priceless
Computers and humans are both great at certain things but it is important not to confuse the two or to automate the wrong parts, as many companies unfortunately tend to do. In many cases the systems are over-automated or there is no human layer present. Whether this cuts costs or improves turn-around times, companies should not lose sight of the fact that this is not an easy process for a claimant. Not because it is difficult by design but because there are many unfamiliar aspects to it.

Considering their emotional state while going through this process, as well as the possibility of a claim being kicked back shrouded in legalese, one can understand how receiving an automated response rejecting a claim, based on a technicality, would not sit well with anyone.

Often, claims are rejected because the claimant did not submit all required information within the stipulated timeframe, even though this is sometimes unavoidable, and

every effort has been made. This process is unfamiliar to them, so having that human layer present to help guide them through, and complete it, is priceless. Consultants should be medically trained and should understand the processes and requirements in order to put them in the perfect position to assist claimants with the next steps, documents or tests required.

This is not to say that there is no room for technology and automation in this process.

Automated processes
Technology can be adopted to streamline many of the manual, time-consuming processes, such as gathering and sorting information, and checking the conditions of a policy. There is a lot of paperwork and reporting that goes into a disability claim, for instance, and that is where automation can play a key role. But it needs to be executed in such a way that it benefits the claimant.

Automation should be implemented in order to make the entire process more efficient and make it easier for claimants to understand what they need to do and how to submit the required documents. Automation at this level can also make it easier for those assessing the claim to access the information and aid their decision-making. The decision itself, though, should not be automated.

Compassionate solutions
Artificial Intelligence and the Internet of Things might become tools to help make the overall process more efficient and convenient for the claimant, but these are

simply the latest available tools. Although technology will undoubtedly continue to add value to the claims process, it is important that the human in the process is adequately empowered to overrule the system. Incentives, performance metrics or even perceptions can prevent a person from making the humane decision. Many cases require something as simple as an extension to allow for overcoming unexpected events.

These scenarios are typically ones in which any person would likely arrive at the compassionate solution, while an automated system would fail to do the same. An automated system has all the reasons why a claim should be declined built into it, and although you can refine it and make it smarter, you'll never get to that same human quality.

Technology and people both contribute positive aspects to the process and, combined, play a key role in ensuring that the claims process is as efficient and convenient for the claimants as possible.

Automation, when implemented correctly, expedites and simplifies the process but we must always keep a human in the loop because this is an intimately human event.

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