MAJOR INSURANCE COMPANY COMMERCIAL MARKETS BOOSTS PROPERTY CLAIMS ADJUSTER PRODUCTIVITY WITH DRAGON® NATURALLYSPEAKING® PROFESSIONAL

An well-known insurance company’s Commercial Markets, one of the nation’s leading commercial lines carriers, has been helping companies protect their people, property, and profits for nearly 100 years. The company offers a broad range of property and casualty insurance solutions for mid- to large-sized businesses with more than 100 employees and $150,000 in premiums.

At any given time, the company’s Commercial Markets property adjuster might handle between 30 and 70 claims, a process that typically involves an on-site loss inventory, ongoing follow-up with the insured, and a substantial amount of paperwork. In the event of a natural disaster, adjusters’ claim volumes will spike — in some cases requiring as many as six claims visits in a single day. As a result, adjusters can become quickly overwhelmed by paperwork, making it more challenging to provide the fast, efficient, and award-winning claim services the company’s customers have come to expect.

SEEKING A PRODUCTIVITY SOLUTION
This renowned insurance company is committed to providing its Commercial Property claims adjusters with powerful online tools for filing and tracking claims so they can operate at peak productivity and deliver responsive service to customers. That’s why when Hurricanes Katrina and Ike, occurring in 2005 and 2008 respectively, demonstrated the challenges involved in handling extraordinarily high claim volumes in the aftermath of catastrophic events, the Commercial Markets group set out to arm its property adjusters with a new generation of productivity tools.

In an effort to continuously improve its service to customers, the company decided to evaluate the use of digital voice recorders in the field to help its adjusters document on-site loss inventories. The company first considered using digital voice recorders with an outsourced transcription solution, but the costs were prohibitive. That’s when the Commercial Markets group started looking into speech recognition software and quickly discovered Dragon® NaturallySpeaking® Professional’s reputation as a best-in-class product.

“I conducted extensive online research and spoke directly to Dragon end-users in other groups within [our company],” explained a business analyst for the company’s Commercial Markets. “I found Dragon’s potential benefits to be very intriguing, so I thought it would be worthwhile to investigate how our adjusters could use the tool in their line of work.”

Dragon NaturallySpeaking Professional enables claims adjusters to complete claims-related paperwork faster and more easily by using their voices instead of typing. They can simply talk to their computer and the words they speak automatically appear on the screen. Alternatively, adjusters can dictate notes into any Nuance-certified handheld digital voice recorder for automatic transcription when they sync with their PCs back at the office.

CHALLENGE
HANDLE LARGE CLAIM VOLUMES IN AN EXPEDITED, EFFICIENT MANNER
When property adjusters’ claim volumes spike, overwhelming documentation demands make it challenging to provide the fast, efficient, and award-winning service that customers have come to expect. As a result, the company wanted to provide its adjusters with powerful productivity tools for speeding and easing the claims documentation process.

SOLUTION
DRAGON PROFESSIONAL
An industry-leading insurance company purchased Dragon licenses for its 45 Commercial Markets property claims adjusters nationwide. Dragon enables them to complete paperwork faster by dictating into Microsoft Word or the company’s ClaimCenter system instead of typing. They can also dictate notes into a digital voice recorder in the field for automatic transcription back at their PCs.

RESULTS
FASTER CLAIM DOCUMENTATION TURNAROUND AND IMPROVED CUSTOMER SERVICE
With Dragon, property claims adjusters have significantly reduced documentation time, enabling them to process claims faster and deliver superior customer service. It has also enabled injured employees to stay on the job and maintain productivity by supporting hands-free computer use.
TAKing DRAGON FOR A TEST DRIVE
In 2010, a business analyst identified seven employees within Commercial Markets—Property — six claims adjusters and one underwriter with a shoulder injury — to take part in a six-month Dragon pilot. Nuance asked all participants to complete a pre-pilot survey in order to establish a benchmark against which to measure Dragon-enabled productivity gains. After being trained on Dragon himself, the business analyst held web-based training and one-on-one tutorials with pilot participants. He also coordinated weekly support calls with an experienced Nuance trainer. In a post-pilot survey, more than half of the participants stated that Dragon had helped them to achieve either good time savings (between five and 15 minutes per day) or significant time saving (greater than 15 minutes per day). Some users indicated that they completed 50 to 74 percent of their written work using Dragon during the pilot.

“We were able to show value just based on the pilot survey results and anecdotal feedback from users,” stated a user. “We also looked at ROI of a year and it looked like Dragon was going to measure up pretty easily even if only 50 percent of our users were taking advantage of the tool on a regular basis. As a result, our decision to purchase Dragon was pretty clear cut.”

BRINGING USERS UP TO SPEED
In mid-2010, the company's Commercial Market group began a staggered roll-out of Dragon to its property claims adjusters in offices across the U.S. It held group training sessions in each office and then worked with users on an individual basis. Adjusters in each office also participated in two or three biweekly follow-up calls with a Nuance trainer, giving them the opportunity to ask questions and work through specific issues to gain greater proficiency.

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custom vocabulary, software settings and personalized voice commands, for each user. Dragon regularly refines the user's profile and employs it to accurately determine the words or commands spoken and choose between words that sound alike — resulting in improved recognition accuracy over time. As a result, the more users work with Dragon, the better it performs and the easier it is to use.

It was frequent use that enabled a company adjuster to become a power user in just a matter of months. “As an adjuster in the home office for Commercial Property, I was using Dragon constantly and receiving ongoing support — in person as well as via IM and email,” she stated. “Once you get past that first difficult month using Dragon at least 50 percent of the time, it delivers excellent recognition accuracy and is very easy to use.”

With Dragon, property adjusters are able to complete paperwork faster, resulting in faster claims processing and more responsive customer service. Dragon enables the adjusters to create electronic documents and fill in forms in a fraction of the time it would take them to type it. They simply dictate to their computers and their words instantly appear in any Windows-based application—whether it’s Microsoft Word or the company’s in-house claims tracking system. Adjusters can also choose to dictate into their digital voice recorder at a loss site and Dragon will automatically transcribe the audio file when they connect to their PCs.

“Dragon definitely increases my productivity when I’m writing longer documents, especially denial letters which contain specific policy language,” explains the adjuster. “Now I can just read aloud the policy displayed on one monitor and Dragon automatically populates the document on my other monitor with the appropriate text. This reduces the time it takes me to create a denial letter by as much as 20 percent.”

“After the users reached a certain comfort and capability level, I started weaning them off of Nuance support,” commented the business analyst. “Now I’m able to support all the Dragon users in Commercial Markets nationwide on my own.”

DISCOVERING THE DRAGON DIFFERENCE
Dragon NaturallySpeaking Professional creates a unique voice profile, containing information about the unique voice characteristics, a
Like most business, this insurance company’s Commercial Markets uses specific names, terminology, acronyms, and other vocabulary unique to its specialty and its client base. Dragon’s support for importing and exporting custom word lists enables adjusters to enjoy even greater recognition accuracy when dictating claims documents.

“Before rolling out Dragon, we customized the vocabulary to include the names of frequently used consultants as well as commercial property insurance terms like “proof of loss form” that we use on a daily basis,” said the adjuster. “I’ve also customized some vocabulary specific to my assigned customers and some of my larger, more complex claims.” We’re also taking advantage of Dragon’s support for custom voice commands that enable users to quickly insert frequently used text and graphics.

“For every settled claim, we have to send the insured a settlement letter, along with a proof of loss form, which needs to be filled out, signed, notarized, and returned to us,” said the adjuster. “With Dragon, I use a simple voice shortcut to insert all the boilerplate instructions associated with the proof of loss form. It’s so fast and easy.”

**KEEPING INJURED WORKERS ON THE JOB**
In August 2010, shortly after the Dragon roll-out began, the adjuster broke her elbow, limiting her to one hand for typing and other office tasks. Because she was already a proficient Dragon user, she was able to continue carrying out her normal job responsibilities in spite of her injury. Dragon enables users to work virtually hands free when creating documents, accessing data, or navigating their computer desktop, making it an invaluable accessibility tool that helps workers with certain injuries stay on the job.

“I’m very thankful for Dragon and how it helped me while I was injured,” she said. “Even with a broken elbow, I was able to maintain my usual level of productivity by using Dragon.

Her positive experience using Dragon as an accessibility tool prompted an executive assistant who suffers from carpal tunnel syndrome to give it a try, too.

“Dragon really shines when it comes to helping people with accessibility issues,” said the company’s business analyst.

**A CLEAR PRODUCTIVITY ADVANTAGE**
A year after the initial roll-out, 45 property claims adjusters in the company’s Commercial Markets group are licensed Dragon users. Most adjusters are using Dragon for claims-related documentation — from inputting loss inventories and field notes to creating settlement and denial letters.

“Just about half of our licensed users are utilizing Dragon on a regular basis so I feel confident that we’re achieving the ROI we expected,” concluded the analyst. “As more adjusters adopt the Dragon solution, I expect we’ll see even greater productivity gains and cost savings.”