AIG’s use of the latest technology has revolutionised its investigation reporting, heralding a dramatic drop in the time taken to assess and process claims, bringing immense benefits to policyholders.

AIG won the Innovation of the Year prize at the Claims Awards 2013 for investing in and deploying the latest technology to transform its casualty claims investigation process.

The judges were impressed by the initiative that saw AIG’s investigators issued with Apple iPad tablet computers, loaded with unique proprietary software and off-the-shelf cutting-edge applications, which saw a dramatic drop in the time taken to assess and process claims, bringing significant measurable benefits to AIG’s policyholders, its people and the overall business.

Historically, AIG’s claims investigation process achieved an average turnaround time of 20 working days from the date of instruction to report receipt, with the investigators spending 39% of their working week collating reports manually.

It took, on average, 14.8 days from instruction for the investigator to arrive at the site and once a site investigation had taken place — it took, on average, six days for the report to be compiled, despatched and received by the claims team.

To improve the means with which evidence is collated, AIG launched its new casualty investigation process for employer and general liability claims in July 2012.

At its heart was the Claims Field App which had been designed and developed by AIG to run on Apple iPad tablet computers, allowing investigators to complete their report in real time while at an investigation site.

To create this app, the development team ran the best software available on the market to capture leading practices and best-in-class features, enabling AIG to devise a powerful bespoke solution that addresses the specific needs of the insurer’s policyholders and the business.

The app allows documents and physical evidence to be photographed or recorded and embedded into a report while on site by an investigator; witness statements to be taken and signed at site; and video conferencing to help AIG conclude difficult claims with the full participation of the customer, the adjuster and the investigator.

So what are the benefits?

It did not require significant capital investment because the Apple iPad was an ideal off-the-shelf solution with a host of available applications that were already well suited to the insurer’s needs.

Liability reports are now returned the same day, rather than, on average, seven days; defective reports returned within two days, rather than 15 days; and witness statements are returned within two days, not 20 days as before.

Using the new technology AIG has delivered a 25% improvement in performance — cutting the average time taken to complete investigation reports from six days to one and slashing overall investigation time from 20 to 15 working days.

Mike Sharkey, an AIG claims investigator, said: “The app has revolutionised the way I report on investigations. The claim feature is useful as it allows the witness to review and sign the statement at the time they give their evidence, which allows me to finalise my report the same day. Posting and chancing statements are a thing of the past. Customers are equally impressed by the capabilities of the technology; it’s also nice to be ahead of the competition.”

Mike Evans of Iceland said: “Our experience has been extremely positive and we are fully supportive of the change. We have submitted two formal and two non-formal claims already and AIG managed to get a claims inspector out, the report completed and everything turned around in less than a week.”

Winning WORDS

“It is a great achievement to win this innovation award for the Claims Field App and is recognition for the hard work that AIG casualty has put into improving the claims experience for our customers. It’s already making a difference as we respond to the tighter turnaround times required under the MOJ reforms. We are also looking to expand the use of the technology and app within other areas of AIG’s business to help us enhance clients’ risk management processes, and thus help improve their own businesses.”