



Case Study – 25 Claims Consultancy - How SX3 added value for a top performing client.

Helping a client in difficulties is commonly straightforward, the weaknesses stand out and ameliorations deliver quick results. But what if the UK General Insurance client is already a high performer?

In this case, our client, a large, growing and successful insurer, sought independent verification as to the quality of their Claims function and to understand how it might be improved.

A Wide Brief

The agreed remit was broad – to review all parts of the motor claims function in two complementary ways:

1. Assess and critique their ‘as is’ service - its controls and processes. This to be followed by
2. A technical audit of claim files to verify (or challenge) those findings.

A hand-picked team, each with deep expertise of motor claims best practices derived from a long career working within claims operations, was engaged. As always with SX3, we prepared for the project in close harmony with the client. We listen, challenge, and respond to our client in order to refine and agree exactly how we are approaching the brief. This investment, among many benefits, ensures that time on site is effective.

Great Expectations

Our initial brief was that the client had uncommonly high expectations of their claims handlers both in terms of scope of expertise across classes and general workload.

Following direct engagement with claims handlers, we observed a strong correlation between what we had been told is happening and what we saw happening at the front line. A clear sign that this was, indeed, a high performing outfit.

Our view was reinforced by the file audit, which generated one of the highest quality scores we’d ever seen.

From Good to Great

The quality of the client’s claims service was proven. Now we needed to think about how they could do even better. The expertise and experience of the SX3 consultants becomes critical at this point. Working with the client, our consultants were able to identify three areas for improvement albeit that they were starting from a high level of performance.

Subrogation, fraud and non-fault expertise from SX3 was harnessed and directed specifically to moving these functions from good to great. The report on each area had clear, actionable



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and achievable recommendations, and each was accompanied by a meeting in which those recommendations were discussed, understood and agreed.

Constant Improvement

In our experience, the best performing claims functions understand the need continually strive to do better, and that includes inviting external experts to independently assess their performance.

SX3 enjoys the challenge of working with the client to identify value added opportunities to help them be best in class. It is one the many reasons to be a consultant.

SX3 Case Studies – are published to help prospective clients understand how value opportunities for the use of our services may be found and to give an insight as to how SX3 works with clients. All projects are unique and have more detail than can be expressed here.

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