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## Browsers Enhance Self-Service

By Ritza Vaughn



**Online self-service is appealing to many companies intent on reaching out to customers connected to the Internet.**

**T**he self-service economy isn't a new phenomenon. It started with ATMs to avoid teller lines at banks. Then, it expanded to pay-at-the-pump gas station service, and now can even be found at department store check-outs and airline ticket counters. The era of self-service has arrived, and the benefits

are clear. Self-service is fast, convenient and economical.

Customer self-service is also being embraced via the Internet, which today provides companies with an information infrastructure that continues to grow in functionality and bandwidth.

As a result, Web-based self-service has significantly helped to increase customer satisfaction and lower transaction costs. Gartner claims it costs 24 cents for automated service on the Web versus \$5.50 to service a customer on the telephone.

Most companies today offer Web-based self-service capabilities enabling data searches on Web sites, providing answers to frequently asked questions, or accessing other static Web content.

Now, customers are demanding higher levels of self-service functionality. To enable this level of self-service, many organizations are turning to the power of browser-based technology.

### The browser revolution

Browser-based applications are specifically designed to run over the Internet, and as the name suggests, they only require a browser to run.

The model helps to satisfy a client's need for instant access to information

when and how they need it, and improves their ability to act on problem areas. Additional benefits to browser-based self-service capabilities include:

#### ■ Remote access to information.

Traditionally, many companies lacked the technology to track, report and access appropriate risk management information. Due to the hard insurance market and the need to carefully protect assets, risk management professionals are demanding more timely and accurate information to account for losses, to pinpoint critical areas of risk, to hold down future costs, and to facilitate improved outcomes.

In addition, most large companies have employees and managers scattered throughout the country. These organizations need real-time communication with their staff — as if they were down the hall, not across the country. Browser-based technology resolves these issues, enabling risk management professionals to directly access and analyze information from anywhere, at any time.

■ **Seamless and transparent integration of information.** In our consumer-driven society, convenience is of utmost importance. Everyone wants easy access to the information they need, without being bothered with where the information came from or how it was compiled. Browser-based systems are vital to delivering critical information where and when it's needed most.

At the same time, the transfer and management of this information remain transparent. Instead of having to access multiple applications or Web sites, users simply retrieve what they need from one convenient location. This saves an incredible amount of

time, money and hassle. A good example of transparency is a browser-based claims administration system that automatically integrates the latest labor codes, compensation rates, medical bill price schedules, and PPO contracts.

■ **Real-time notification through browser-based business rules.** By using browser-based business rules, an organization can program their online application to immediately notify risk managers of an urgent claim or loss through e-mail, or via wireless notification to a pager or cell phone. For example, if a serious accident occurred, the system could notify key decision-makers, so they could initiate appropriate response measures.

■ **Customization of risk management reports.** Risk managers—under tremendous pressure to control costs—are demanding a higher level of customization in their risk management

reports. There is a greater need to perform ad hoc reporting and to build actuarial triangles to make more sophisticated projections.

In the past, risk managers had to request this information from either third-party administrators, carriers, or extrapolate the information from other basic reports.

Today, the power of browser-based reporting enables risk managers to have direct access to real-time data and the ease-of-use to generate their own reports that contain the specific, drill-down information.

In the future, these reports will help them implement timely and expense-focused interventions that save money and improve the bottom line.

### **Meeting unique needs**

Clients want to use self-service technology with different and unique goals

in mind. One client may want to improve standards of care. Another client may want to reduce their IT costs, and still others may want to improve efficiency of their claims management process.

Online self-service capabilities are appealing to many companies intent on reaching out to large percentage of customers now connected to the Internet.

Browser-based systems are the next step in self-service solutions, presenting a real-time connection between critical information silos, consolidating multiple data sources, and providing exactly the type of access to information that executive decision-makers need to protect their assets and improve future performance.

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