

Customer

Agria Pet Insurance

Claims processing just got faster

Key Benefits

- Easier access to current and historical claims documents and data
- Faster, more efficient claims processing
- 100% satisfaction



Claims processing just got faster

The client

- The world's largest pet insurer – founded 130 years ago
- Covers about 150,000 animals in the United Kingdom
- Processed 75,000 claims in 2014
- \$31 million (or £20 million) paid to policyholders in 2014

The challenge

Responsiveness is critical to keeping customers satisfied. Agria has committed to processing claims within five days of receipt.

The insurer's system involved manual review of hard copy documents, which was slow and cumbersome and created a cluttered working environment. The company's 20 claims adjusters spent time assembling relevant documents and searching for historical claims data.

The sheer volume of paperwork involved made outsourcing to a third party cost prohibitive.

Regulations often require Agria to keep original paperwork on claims for a minimum of seven years and, more commonly, for the life of the animal being insured.

Requirements

- Expedite the process of assembling and reviewing documents relevant to each claim.
- Create an efficient way for adjusters to have simultaneous access to documents.
- Make it easy to find and retrieve historical claims data.
- Ensure that the automated solution is reliable and requires minimal maintenance.

- Provide a solution for storage of claim forms and related paperwork after the claim is settled.

The solution

Agria chose **Kodak** Scanners as the foundation of a new digitized document management solution because of their capacity, speed, and – especially – reliability. **Kodak** Capture Pro Software completes the solution and integrates with a Customer Relationship Management (CRM) system developed in-house by Agria.

Hard-copy claim forms are completed by customers and returned to Agria. The forms, along with supporting documents, are then bar-coded and scanned at speeds up to 120 pages per minute.

Kodak Capture Pro Software reads the barcode and automatically creates a PDF that then populates the CRM system. Claims adjusters search this system to automatically access the documents, both new and historical, they need to process a specific claim.

Once scanned, documents are stored off-site, which contributes to an uncluttered and productive working environment.

Agria initially purchased a **Kodak** Scan Station 500 Network Scanner but soon needed a solution that could handle higher volumes and purchased a mid-volume **Kodak** i4600 Scanner and **Kodak** Capture Pro Software. The original Scan Station Scanner is being used as a backup device at Agria's disaster recovery facility.

The new solution delivers increased productivity by preventing problems that slow down other scanners. Sure Stack

technology helps avoid jams by stacking documents properly in the exit tray. Kodak's Perfect Page Image Processing technology automatically crops and deskews documents to ensure excellent image quality on the first pass. And iThresholding removes streaks and hole punches to deliver sharp, clean images without rescanning.

Results

100% satisfaction

- Running every day for three and five hours nonstop, the **Kodak** i4600 Scanner and **Kodak** Capture Pro Software have delivered total reliability. Since being installed, changing consumables and regular cleaning have been the only maintenance required.
- Agria has retained control of its entire claims processing system by creating its own scanning solution in-house.
- Claims adjusters now have shared instant access at their desktops to both current claims documents and historical claims data.
- The average processing time per claim has been significantly reduced.
- The solution can easily be scaled as Agria's business grows.

Want to learn more?

Call: 1-800-944-6171
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"The scanning solution improves our administrative efficiency by allowing fast retrieval of centrally stored information."

Simon Wheeler, Managing Director, Agria Pet Insurance