



# The Advent of Claims Advocacy

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The emergence of claims advocacy for effective management of complex, commercial insurance exposures has become notably prevalent within segments of the industry. Claims advocacy – as a risk management corporate service – has been instituted through various approaches over the years. Today, processes for insurance claims resolution are becoming more proactively systematized within brokerage firms, insurance agencies and carriers.

Advocacy is intended to strengthen and personalize the relationships between insurers, brokers and clients. The philosophy embraces the value of creating opportunities for personal, collaborative interaction between the broker and the insurance claims professional. Establishing an ongoing dialogue amongst the engaged parties can produce satisfactory claims outcomes. Claims advocates can speed claims management, increase process efficiencies and, in some instances, eliminate the need to escalate contentious claims within the organization.



At Ironshore, the claims structure is embedded throughout its dedicated specialty lines businesses. Matrix management places claims professionals within each of the profit centers rather than the more traditional, siloed claims department. Ironshore's approach reflects a visible commitment to keep specialty claims leaders on the front lines, directly accessible for responsive issue management.

Ironshore has taken another step forward to enhance claims performance by instituting a telephonic client survey strategy to elicit direct feedback from the insured, with aggregated results shared with the acting broker. A claims survey is triggered following a final indemnity payment of more than \$100,000, excluding defense counsel payments, custom or partial client payments. An expert third-party firm contacts the insured requesting participation in a brief telephone call to answer pre-determined questions regarding a specific claims event. Responses provide Ironshore with personal input as to the progression and satisfaction of the claims process, the responsiveness and professionalism of the claims manager and overall rating of the claims experience. Survey feedback is evaluated by specialty unit leadership, as well as corporate claims management. Resultant data tracked quarterly throughout the year arms Ironshore with a performance scorecard and measurement tools for claims handling assessment. As of 1st Q 2017, total surveys conducted exceeded 550 with the percentage of connectivity steadily increasing since the strategy was implemented last year.

Claims advocacy, aligned with performance measurement, has proved valuable for more efficient claims handling and improved service. Increasing the visibility of claims leaders with the broker community builds welcomed liaisons of mutual respect and professional rapport.

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