

# In\$urance CIO Outlook

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**CLAIMS PROCESSING  
AND MANAGEMENT**  
E D I T I O N



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# Innovating Claims Processing with Technology

**T**ech-driven, comprehensive claims processing solutions provide a solid foundation for a positive transformation in the insurance industry. They empower adjusters and agents to automate manual tasks, simplify extensive paperwork, and deliver an enhanced policyholder experience.

A leading tech-enabled provider of outsourced end-to-end claims solutions for insurance carriers across the U.S., Allcat Claims Service is driving this innovation. Its proprietary platform, Claim Assist, automates claims processing, streamlines communication with policyholders, and simplifies invoicing.

"The value we provide is due in part to our ability to holistically handle claims. From field estimation and first notice of loss all the way to claims reimbursement, we take complete ownership of a client's claims management process," says Ramon Lopez, COO at Allcat Claims Service.

Many clients find it daunting to source highly skilled adjusters who can adjudicate claims accurately, especially in challenging geographical areas. With intelligent workload distribution at the forefront of Claim Assist, Allcat Claims Service enables carriers to filter licensed adjusters by experience, location, and service ratings. It uses a scoring system to rate them based on the number of claims handled for an insurance company. Clients can request adjusters with preferred scores to meet their goals of a high level of customer service.

Placing a strong emphasis on quality and accuracy throughout the claims supply chain, Allcat Claims Service has built a quality program, and leverages automated audits to ensure precision and reliability. Claim Assist's ability to provide highly accurate estimates and automatically comply with a client's quality standards makes it a scalable and efficient solution.

Claims adjusters can seamlessly download the easy-to-use Claim

Assist, integrated with leading estimation solutions such as Xactimate, which enables the claims management process to be refined per the specifications of each client. Precise levels of controls can be set for appointment schedules and rules definition to enable them to follow guidelines and protocols.



**Our leadership team translates business needs into scalable tech offerings, coupled with automation, to continuously enhance and develop new features**

An adjuster can self-identify their capacity and set limits on the number of claims they can handle per day or week. This data is extracted to offer actionable insights and recommendations to clients, strengthening their business relationships and improving the overall claims process.

Allcat Claims Service also effectively triages work. Based on the severity of losses, it differentiates those that require field estimates from the rest. If a loss is less severe, it adjudicates claims virtually through text messaging, photo, or video interaction with policyholders. They don't have to download the software and can communicate with the team per their preferred schedule and timeline.

In 2022, Allcat Claims Service was approached by a top insurance carrier to manage the claims of the policyholders affected by Hurricane Ian. The team leveraged Claim Assist to quickly deploy adjusters to determine the scope of damage and write estimates. In just two weeks, estimates were accurately written for almost 90 percent of the claims.

Enabling it to deliver elite customer services and garner positive feedback is its diverse group of senior leaders with decades of experience in insurance, independent adjusting, and management consulting.

"Our leadership team translates business needs into scalable tech offerings, coupled with automation, to continuously enhance and develop new features," says Lopez.

Allcat Claims Service has expanded its capabilities to offer a wide range of new products and services to handle high-value commercial claims and large volumes of flood claims. It is also scaling responses through strategic acquisitions over the last year. With a market-differentiated pricing model and the power of automation, it continues to deliver results-driven services and a superior claims processing experience. **IO**



Ramon Lopez,  
COO



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*The annual listing of 10 companies that are at the forefront of providing Claims Processing and Management services and impacting the industry*