If there’s one area that can predict the success or failure of an insurance carrier, it’s claims. Claims consume nearly 80 percent of insurance premiums in the form of payments or processing costs\(^1\). Consequently, claims managers are challenged to reduce these costs, improve service levels, and gain greater control over the processing environment.

As regulatory oversight and compliance become more stringent, claim volumes continue to increase. Within the organization, claims managers must often cope with the inconsistent application of claims processing guidelines, which can boost transaction and claims costs. And, for those managers saddled with manual, paper-based processes, every aspect of handling a claim is slower—and more costly.

Leveraging technology aimed at transforming the claims process has the potential to reduce claims losses and expenses by up to 12 percent while improving customer satisfaction\(^2\).

**TRITEK TREXCP: BOOSTING EFFICIENCY IN ALL ASPECTS OF THE CLAIMS PROCESS**

TriTek TrexCP for Property and Casualty Claims Processing can dramatically reduce claims processing costs, efficiently manage exception items, provide visibility into claims operations, and integrate seamlessly with legacy systems.

On the front end, TrexCP leverages intelligent capture and document imaging from EMC® Captiva® to enable the online delivery and processing of claims. With Captiva capture technology, insurance companies can automatically capture, identify, and extract data from claims forms and supporting documentation for use in indexing, medical review and processing, subrogation, and claimant correspondence—reducing errors and improving accuracy.

With the TrexCP realtime auditing and performance metrics function, managers can closely monitor service teams, adjust processes on the fly, and eliminate processing bottlenecks. Customer inquiries can be handled almost instantaneously because claims agents have immediate access to transaction-specific data.

Customized to the business rules of a carrier’s claims operation, TrexCP employs a work queue framework to allocate tasks to adjusters based on claim status, transaction type, or other parameters. Managers can assign or remove users from any queue and designate work based on criteria such as work volume, user skills, or transaction priorities. TrexCP also features an

\(^1\) Costonis, Michael. “Rethinking Claims” (2008 Accenture), 2.

open architecture that supports a configurable user interface, enabling integration with popular claims management and underwriting systems.

The joint TriTek and EMC solution readily addresses a variety of transaction types and claims content, including indexing, medical review and processing, subrogation, and claimant correspondence. To streamline correspondence, TrexCP integrates with EMC Document Sciences® to leverage powerful customer communications capabilities that enable carriers to deliver personalized communications to agents and policyholders through multiple channels including print, the Web, e-mail, and mobile device.

**EMC DOCUMENTUM XCP: INTEGRATING INFORMATION AND PROCESS THROUGH A UNIFIED CASE MANAGEMENT PLATFORM**

TrexCP employs the EMC Documentum® xCelerated Composition Platform (xCP) to deliver a case-based approach to solution development. The case management model: initiate, gather information, evaluate and assess, communicate, and close describes a work process that exists in virtually every industry including property and casualty claims processing.

Processing a claim is a case that encompasses a variety of tasks or activities, such as review, adjudication, and denial. Documentum xCP provides a complete range of dynamic case management capabilities through reusable components, which TriTek configures into reliable solutions that support and control the property and casualty claims process.

These solutions enable virtual case files (VCFs), which can eliminate the inefficiencies of paper case files and aggregate any type of content relevant to a claim—not only documents but also audio and video files, images, and discussion threads. VCFs can also orchestrate processes and enforce policies via embedded business rules. With Documentum xCP, the TriTek claims solution incorporates years of industry experience and helps ensure adherence to accepted insurance industry best practices, while increasing productivity, providing seamless access to policyholder information, and decreasing the processing cost per claim.

**TRITEK SOLUTIONS DELIVER SOLID BUSINESS BENEFITS**

TrexCP for Property and Casualty Claims Processing leverages the value of Documentum xCP to manage content and process in property and casualty claims. With a TriTek solution, property and casualty carriers can:

- Reduce claims transaction costs and processing times
- Gain immediate, online access to all relevant claims data
- Eliminate manual, ad hoc processes and the need to key data into legacy systems
- Streamline the processing environment with a common interface that can be customized for specific transactions
- Deliver realtime status updates to policyholders
- Increase the retention of targeted customers
ABOUT TRITEK
TriTek Solutions is a leader in the design, development, and delivery of customized enterprise content and business process management solutions. Offering industry-specific applications for the financial services, insurance, utilities, and government verticals, TriTek is dedicated to solving the greatly varied and complex business problems of its customers. Having earned numerous industry and partner awards, TriTek’s community-wide leadership status in the implementation of ECM and BPM solutions is consistently recognized. Information about TriTek’s products and services can be found at www.triteksol.com

ABOUT EMC
EMC Corporation (NYSE: EMC) is the world’s leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC’s products and services can be found at www.EMC.com