



PROCESS DRIVEN SOLUTIONS

➔ CASE STUDY

Insurance OmbudService
**implements i-Sight
Complaint System** to ensure
reliable, secure handling of
consumer complaints

*“Rather than just keeping a record of
what’s going on, the software assists you
in managing every case until closure.”*

Customer name: General Insurance OmbudService (GIO)

- Challenge:**
- Needed an efficient and easy-to-use system that would allow staff in multiple locations to track, manage and analyze a large number of consumer disputes involving home, car and business insurance.
 - The system had to ensure a high level of security, to protect confidential consumer information
 - Wanted a solution that could be tailored to the organization’s existing business practices

- Solution:**
- Selected i-Sight Complaint System in part on the recommendation of another national dispute-settlement organization in the financial services industry
 - A customized capture form walks the user step-by-step through the process of creating and managing a case, ensuring that all appropriate information is recorded securely yet accessible with just a few keystrokes
 - Automatic reminders and daily activity reports ensure that cases proceed efficiently and smoothly through the dispute-settlement process
 - Advanced reporting tools allow managers to generate detailed reports with just a few clicks

- Results:**
- Consumer service officers can now more easily manage large numbers of files, without the risk that some cases will fall by the wayside or incur unnecessary delays
 - Disputes are resolved faster and more efficiently, contributing to higher levels of consumer satisfaction
 - Managers find it easier to spot trends and detect common sources of consumer disputes and misunderstandings

The General Insurance OmbudService (GIO) has implemented i-Sight Complaint System to ensure reliable, secure tracking and management of consumer complaints involving home, car and business insurance.

The GIO is an independent organization that helps customers and their insurance companies resolve differences in a fair, independent and impartial environment. Incorporated in 2002 as a federal not-for-profit corporation, the GIO offers bilingual services to consumers and its 140 member companies across Canada.

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"Our mission is to help make resolving car, home and business insurance disputes a simple process for all Canadian consumers," said Glenn Williamson, Executive Director of the GIO. "The i-Sight Complaint System from Customer Expressions fills an important need by making sure that each and every complaint and inquiry we receive is logged accurately and managed professionally, from the initial contact through to completion."

Based in Ottawa, Canada, Customer Expressions is the leader in customizable, web-based systems for business processes that require case management. Its core product, the i-Sight family of case management solutions, is widely used by leading financial institutions, manufacturers, industry regulators and investigative agencies to record and manage complaints, track cases, and improve customer satisfaction.

THE CHALLENGE

Headquartered in Toronto, the General Insurance OmbudService was established to assist in the settlement of conflicts between insurance customers and their providers. When disputes arise, the GIO's professional mediators and experienced consumer service officers (CSOs) help insurance companies and customers work toward a solution that is in the best interests of both parties in a fair, independent and impartial environment.

Currently, the GIO has offices in Edmonton, Alberta, and Toronto. Each location is staffed by several CSOs who are responsible for fielding inquiries from the public and managing cases arising from complaints that could not be resolved directly between the customer and the member company. Cases typically involve disputes over insurance claims, interpretations of coverage or issues surrounding the handling and processing of insurance policies. "Sometimes people call or email us because they simply don't know who to complain to," Williamson says. "When that happens, our role is to point them to the appropriate contact person at their insurance provider. Once a company has made its final decision, however, the consumer has the option of bringing it to us. One of our CSOs is then responsible for managing the case through to completion."

To manage its caseload properly, the GIO knew it needed a case management/ complaint system that was flexible enough to conform to its internal procedures, simple to use and scalable. It would also have to be accessible to staff in different offices and remote locations, while at the same time providing a high level of security – since all of the information collected by the GIO must be kept private and confidential. And, finally, it would have to include a comprehensive suite of reporting tools that would enable managers and CSOs to analyze and prioritize their caseloads in real time, generate daily, weekly or monthly reports, and identify trends that might require further investigation and follow-up.

THE SOLUTION

Williamson chose the i-Sight Complaint System based in part on a recommendation from his counterpart at another national organization that investigates complaints against financial services providers. "I found out that they were already using i-Sight to manage their cases, and they were very satisfied with it," he says. One of the things they appreciated most was the extent to which i-Sight can be customized fit the organization's existing business practices. "With i-Sight, the tool doesn't run the business," Williamson says. "Instead, the business runs the tool."

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Another important consideration was that i-Sight is hosted software, which meant there was no need to install and manage server hardware, and no requirement to manage an in-house system. "The fact that it is a hosted solution was of huge importance to me," Williamson says. "I have a very high comfort level with i-Sight. All of the information we put into the system is encrypted and maintained in a protected facility with the appropriate backup facilities so it is protected from power outages and other problems. That's much simpler and easier than managing a server here." And because the system is web-based, his staff can log into the system securely from any location that has a connection to the Internet. "If a member of my staff isn't able to come into the office for any reason, they can work conveniently from home and have access to all of the same information."

To ensure that the GIO's implementation of i-Sight adhered to the organization's existing internal procedures and requirements, the team at Customer Expressions developed a unique capture form that simplifies the process of creating and maintaining a case history, while ensuring that all necessary information is recorded and all appropriate steps are taken. At each stage in the investigative process, the CSO is presented with only those options that are relevant to the case. At the same time, automatic alerts and reminders help to ensure that investigations proceed smoothly and efficiently, without undue delays.

"For example, if we need to send out a form to a consumer and have them sign and return it, we can set up a reminder to ensure that that the case doesn't get lost or forgotten," Williamson says. "Rather than just keeping a record of what's going on, the software assists you in managing every case until closure."

The system is also designed to save time and improve productivity. "We have close to 200 member companies, and they all have their own internal structures and complaint liaison officers," he explains. "On top of that, the regulations can be different in every province. The i-Sight system allowed us to incorporate all of that information into a simple form. A CSO can be on the phone with an insurance customer and immediately pull up the appropriate name and contact information for that customer's provider."

Williamson describes i-Sight's reporting capabilities as "enormous." Daily activity reports, for instance, allow each CSO to view at a glance how many files he or she has outstanding at that moment and what specific tasks need to be undertaken that day. Meanwhile, Williamson and other managers can easily generate reports that show, in real time, such information as the number of outstanding and completed cases, the average length of time for resolution, and the number of complaints by time period, by geographic jurisdiction, by insurance provider, and so on. Over time, the insights gained from those reports will help the GIO in its efforts to address the most common causes of consumer dissatisfaction, he says.

In addition to praising the product, Williamson pays tribute to the development team for helping to ensure that the GIO was able to achieve its case-management objectives. "The people at Customer Expressions were very, very accommodating. They delivered exactly what we asked for. Then, in the testing period, we were able to modify and make improvements to the tool based on real-world experience." One example: early on in the testing phase, the development added a feature that allowed CSOs to save information at any point in the case-entry process to ensure that nothing would be lost if they were interrupted and moved on to another task.

Would Williamson recommend i-Sight to other organizations that need a flexible, scalable and easy-to-use case management system? "Absolutely. It's a product that does exactly what it's supposed to do. If you need to manage a large number of cases efficiently, I can't think of a better tool."