



Replacing a problematic system with an easy to use application for claims handling

Central Bedfordshire Council

JC Applications Development:

- Over 18 years experience in providing claims and risk management solutions
- Over 160 clients in the UK, Europe and the US
- Claims handling application can include;
 - Premium Apportionment,
 - Triangulation,
 - Asset Register,
 - Electronic Data Exchange,
 - GIS Gazetter
 - Online claim submission
 - Health & Safety module

Background

Central Bedfordshire Council has been a new authority since 2009, replacing Bedfordshire County Council, South Beds District Council and Mid Beds District Council.

A highway authority and responsible for 60% of Bedfordshire, the council receives various insurance claims on a daily basis from schools, the public, employee's, housing stock, leased properties and motor fleet.

Central Bedfordshire Council also provide internal insurances for departments within the Council.

All claims were previously stored on an internal Access Database called Inform. The format of this application, developed in house, over many years resulted in many problems, not least the fact that it was difficult to use but also in the worst case it produced duplicate records. There was also limited functionality when it came to areas such as reporting, spell checking and linking to claim related documents.

Ensuring that the council is robustly covered against all liabilities is key to an Insurance Department. Claims that occur need to be treated with care and diligence to ensure a good but also cost effective service.

Central Bedfordshire Council recognised that it was unacceptable to have insufficient working practices resulting from duplication of data between documents and a lack of audit trail. A comprehensive, easy to use system was required.

Solution

Central Bedfordshire Council implemented both JCAD LACHS claims handling application and JCAD's risk management software.

"We compared many different operating systems and found that JCAD could provide a comprehensive suite of integrated modules designed to support all aspects of risk and insurance work within Central Bedfordshire Council"

Veena Masih
Insurance Manager

The JCAD LACHS application offered many features that solved the issues experienced by the previous Inform Database:

- Less likely to duplicate a claim as warning is given to possible duplicate
- Able to import and attach documents relating to the claim itself - in essence the paperless office was possible
- Able to log details of the claim and nature of claim to ensure the best possible reports are created if needed
- Able to diary certain tasks and make notes of conversations concerning a particular claim
- Able to create new policies when required without complication
- Running a report has been made simpler and more straight forward. The Crystal reporting tool also allowed for the production of the report in a graphical format, hitherto an impossibility.



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Results

Having an accurate, central repository for all claims information has completely transformed the insurance department at Central Bedfordshire Council.

“We have made significant time, and therefore money savings, since implementing JCAD LACHS. The system is easy to use and has created a smoother workflow within the department as all team members can easily record and locate related correspondence and documents.

It is also the little things - the attention to detail - that makes the LACHS system so valuable. Features such as easily recognisable claim reference numbers and warnings advising of duplication of claims prevent the team from having to go back to correct details at a later date.”

Sonya Mall
Insurance Officer

The council have also benefited from the flexibility of reporting and the detailed claims audit trail. The way that the LACHS system captures the claims information enables simple and easy historical data analysis and the creation of reports with visual graph formats that managers require.

The Future

Central Bedfordshire Council are now looking to upgrade to the latest version of LACHS to take advantage of the new functionality that is available.

As part of this the Insurance Team are looking forward to improving their workflow even further by prioritising and categorising their diary tasks and creating standard email and letter templates for correspondence purposes.

They will also be able to benefit from the bulk documentation import which will enable them to save even more time by attaching multiple documents to multiple claims.

“We have made significant time and therefore money savings, since implementing JCAD LACHS. The system is easy to use and has created a smoother workflow.”

If you would like further information on JCAD LACHS or any other of our products please contact us on:

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