



[Auto Casualty](#)

Ensuring Precision and Agility in Settlements

3 MIN READ Image type unknown



Let's set the stage with some facts that every carrier can relate to: a desire to close claims quicker and with more accuracy. If a fair settlement can be reached early on, it becomes a win-win for all parties involved. This is clearer than ever in the current environment.

The Starting Line: Why the Need for Change Emerged

Adjusters in the auto casualty market are racing against time every day to settle claims fairly and as quickly as possible, and maintaining this pace is no easy feat. The carrier mentioned in this story emphasized closing claims earlier by implementing an early settlement program but struggled with payment accuracy on medical bills. This was time consuming for adjusters and made the economics of early settlement more challenging.

However, this success came with an interesting revelation. While the revised process had significantly reduced turnaround times, adjusters struggled to ensure accurate payments to health care providers, highlighting a glaring gap in the system. The need was clear—it was time to optimize the process with a laser focus on precision in payment and quick turnarounds.

Technology Meets Tradition: The New Workflow

The new workflow balanced innovation with institutional knowledge. Claim processors now assisted adjusters in the handoff of settled claims, ensuring that costs were contained with no tolerance for back-billing. This facilitated an almost instantaneous settlement completion with the guarantee of precise payment, marking a significant milestone in the industry's pursuit of operational excellence.

The integration of Enlyte's solution elevated the carrier to a league of its own, **setting a new industry standard for accuracy and agility in settlement processes**. The efficiencies gained through this partnership served as a testament to the fact that technological solutions can coexist harmoniously with traditional practices, complementing each other to create great outcomes.

Case in Point: Precision and Speed in Numbers

After working with Enlyte to implement these changes, the carrier noted a **30% improvement in settlement accuracy, with an average of just 10 days for settlement completion**. The new process had facilitated over \$20 million in annual billing adjustments, and adjusters were no longer burdened with tracking down bills and

arranging payment for bills on settled claims. This allowed them to focus on resolving other outstanding claims, showcasing how vital PrecisionDirect was in ensuring fair and fast settlements.

Enlyte worked side-by-side with the customer to deploy a solution that involved a seamless transition of settled claims to a processing team, allowing adjusters to redirect their attention to the core issue of bodily injury claims. This orchestrated workflow not only enhanced efficiency but also cemented the foundation for precise and timely payments. The changes implemented improved the experience for all parties involved; claimants settled faster, adjusters became more efficient, and providers paid promptly and accurately.

Conclusion: The Road Ahead

The partnership is more than just a success story; it is a roadmap for the industry at large. We have paved the way for a more synchronized system where claim processing and payment precision aren't just abstract goals but tangible deliverables. The lessons learned are simple—precision must be pursued relentlessly.



©2022 Enlyte Group, LLC.

mitchell | genex | coventry