



# OASIS Claims Management

For many insurance carriers, over 70% of premium revenue is allocated to claims management costs, which can be broken down into Loss Adjustment Expense (LAE) and claimant payments (losses). How this large amount of capital is managed directly impacts the bottom line. More and more insurers are recognizing this as an opportunity and are investing in claims technology, which can improve the efficiency and effectiveness of management of both the LAE and losses. Today, investing in the technology to support processing efficiency improvement is not just a step toward improving your organization's bottom line, but a critical factor in your organization's ability to maintain profitability and competitiveness.

OASIS Claims Management is a multi-line claims tracking and management system that captures extensive information for all claims functions – and puts that data at your fingertips. OASIS Claims Management makes managing claims easier for your adjusters, and makes it easier for your adjusters to provide quality service to your Insureds. OASIS enables claim adjusters to be more efficient by automating repetitive processes, providing enforcement for best practices, eliminating paper waste through document imaging, providing reminders and templates, and by directing users to proven activities that will improve claim outcomes. Carriers can exercise maximum agility and efficiency while providing high quality customer service.

Depending upon a client's preferences, OASIS Claims Management is offered through a traditional software license or via a hosted delivery model. At Delphi Technology, we support our quality product line with quality services. Our staff is made up of professionals from the fields of insurance, risk management, technology, and project management.

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## Key Challenges

OASIS Claims Management will enable your organization to address common challenges including:

- Difficulty accessing data derived and stored via manual, paper intensive processes
- Inefficiency in processing claim-related information, causing costly delays in bureau reporting and claim settlement
- Redundancy of data entry / lack of error checking, creating customer service headaches and making information difficult to synthesize
- Manual coverage checking leading to payment of claims in error
- Paper-based processes allowing the outcome of claims to rely solely on experience and skill of the adjuster

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## The Solution

The days of managing claims with stacks of paper files, multiple spreadsheets, and putting an Insured on hold while digging through file cabinets are over. OASIS Claims Management is a complete and proven, end-to-end, multi-line claims tracking and management system for insurance carriers. OASIS can manage a claim from start to finish and capture extensive information for all claims functions. OASIS was built with an open architecture to seamlessly integrate with any policy management system. Like all OASIS products, OASIS Claims Management is entirely configurable to your organization's preferences.

Robust functionality includes: online incident reporting; skills-based adjuster assignment; automated workflow management; scheduled and ad hoc diary system; litigation management; payments; adjuster workload management; subrogation management; salvage tracking; automatic coverage verification; reinsurance recoveries; track, record, and calculate lost work time; and define, manage, create form letters; full notes capability; and complete online claims history. OASIS also

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## About Delphi Technology, Inc.

For more than 15 years, Delphi Technology has been a leading provider of technology solutions to the insurance and risk management industries. By leveraging its extensive industry knowledge and experience, Delphi Technology delivers a comprehensive range of innovative technology solutions for property and casualty insurers, third party administrators (TPAs), self-insureds, and risk retention groups (RRGs).

Delphi Technology's OASIS suite provides proven software applications to run core insurance operations including underwriting, billing, policy administration, claims management, financial management, risk assessment, and reinsurance. OASIS enables companies to optimize their business processes and respond to changing business needs resulting in reduced costs, increased operational efficiency, and improved business intelligence.

Delphi Technology's professional services staff of 150+ technical and insurance experts utilize a proven implementation methodology ensuring the transfer of necessary market and business expertise throughout the deployment process resulting in successful implementations that come in on schedule and on budget.

Headquartered in Boston, MA, Delphi Technology has sales, support and development offices throughout North America as well as in Shanghai, China.



offers reinsurance management functionality that provides insurers with the capability to automate the calculation of ceded premiums and claims.

OASIS Claims Management delivers many benefits including: significantly improved operational efficiencies, enhanced levels of customer service, and a technology solution that provides the flexibility and scalability required for future growth. OASIS Claims Management processes all commercial lines of business including Workers' Compensation, Property, General Liability, Professional Liability, and other Property and Casualty lines.

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## Key Functionality

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OASIS Claims Management offers broad and deep claims management and reporting functionality. Strengths include:

- **Efficient Data Collection and Storage** – At the time new incident information is added, OASIS will automatically check for duplicate records based on your company's business rules. The Central Information System, which stores information about people and companies, ensures that no entity is captured twice. OASIS can be configured to validate the data entered on any field, to improve the quality of information and report validity.
- **Automatic Coverage Verification and Coverage Layering** – To prevent paying a claim that is not covered, OASIS provides coverage verification and policy information retrieval. When establishing new claims in OASIS, the system will perform policy-coverage verification based on your business rules. OASIS also supports coverage layers and reinsurance tracking for alternative risk financing.
- **Workflow Automation** – OASIS provides several workflow automation features, from triggered diary reminders to pre-populated correspondence – just configure the system per your business rules and best practices to free up your employees to perform more strategic tasks.
- **Customizable and Flexible to Meet Your Organization's Specific Needs** – from financial processing rules to business rules to interface appearance. Your organization's established best practices will dictate how each claim is displayed based on line of business, state, status, adjuster, etc. In order to meet additional business needs, dynamic fields allow the administrator to add data fields dynamically onto a specific screen.
- **Secure, with Tight Control** – Full claim history allows as-of reporting, and provides a full audit history and audit trail. OASIS can be secured on the application, subsystem, window, data window, or field level.
- **Reserve and Limits Tracking** – With OASIS a payment will never exceed an aggregate limit unless someone with proper authority approves the transaction. OASIS Claims Management provides real-time edits on and enforcement of both reserve and payment totals vs. limits including aggregate limits for policy term.

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## Business Benefits

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OASIS Claims Management can assist and direct your organization's adjusters to settle claims quickly and accurately. Your organization will enjoy the following benefits across all lines of business:

- Improved Claims Handling Efficiency
- Decreased Losses
- Improved Data Integrity
- Improved Customer Service