



## FACTS

**Customer:** UK-based Lanes Assistance Services (LAS), provider of network management for insurance companies.

**Challenge:** LAS wanted to offer new levels of service to compete effectively within the insurance industry.

**Solution:** A digital pen and paper solution from Magicomm, based on Digital Pen and Paper technology. It is a mobile solution, enabling data to be sent from the field.

**Benefits:** The claims handling process has been sped up from several days to 20 minutes. Providing a quicker claim lifecycle than the competitors, wins the company new business and leads to improved customer loyalty. The ability to provide an instantaneous decision on a claim, allows immediate cash settlements.

# Gaining customer loyalty with Digital Pen and Paper

*“All clients and potential clients are sold on the advantages of Digital Pen and Paper technology...”*

**Tim Walker, Commercial Director, LAS**

Lanes Assistance Services (LAS), based in Birmingham, England, provide network management for insurance companies in the UK. With their core network of around 100 building repair contractors, LAS manage the claim cycle for the insurance companies. Site surveys are carried out in homes for insurance claims regarding for example roof damage and water leaks.

Previously, a building repair contractor would visit the policyholder's premises, complete the site survey and make notes of the works required to undertake the repair. He would then write up his notes and pass them to an administrator in the office. The administrator would scan the site survey form to create a PDF and then enter the data from the completed site survey onto GClaim, a web based claims handling system, and construct the estimated cost of the works. Next, this information would

be sent to LAS for validation and approval. The contractor would then contact the policyholder to agree on a start date. This process took at least two working days and could extend to five working days if the policyholder was difficult to contact. The works would then start after a further five working days.

LAS started looking for a new solution, with the following goals:

- To demonstrably and significantly improve the turnaround times end-to-end from the site survey right through to the appointed contractor commencing remedial works.

- To improve data quality and avoid duplication of effort such as double-keying.

- To automate the integration process – uploading verified data to GClaim.

- To radically improve the quality of service to the policyholders, insurance companies and the building repair contractors.

Tablet PC's were evaluated but LAS felt that these would not give them the cutting edge that they were looking for. The company eventually decided on a software application from Magicomm, based on Anoto Digital Pen and Paper technology, seeing unique possibilities with the digital pen to grow their business. As a bonus, the deployment cost was very favourable compared to tablet PC's in terms of hardware, software and user training.

### The new solution – how it works

The new solution consists of a digital pen and forms with Anoto's dot pattern. An insurance company will pass a claim to LAS, which will be loaded onto the GClaim system. A local contractor will then be assigned to visit the property and carry out a survey. While on site, the contractor will use the pen to complete a number of

forms which detail the extent of the claim and what will be required to take care of it. This information will then be transmitted back to Magicomm along with photos of the damage using the Mercury platform. Magicomm then integrate this data into GClaim.

In GClaim, an estimate is instantly produced, which is visible for all three parties: the initiating insurance company, LAS and the contractor. LAS contact the contractor while he or she is still on site to approve the estimate and the contractor can immediately agree on a start date with the policyholder.

### Benefits achieved

The new solution dramatically speeds up the claims handling process and makes it very simple for users to understand and operate. A process that used to take several days can now be completed in about 20 minutes. Users have taken to using Digital Pen and Paper technology, as there are very few issues around usage and the training required has been minimal – the initial training for the contractor network took about an hour.

“We are amazed at the little time we have needed to spend on training and support for this solution,” says Wendy Harfield, Director of Operations, LAS.

The administration website enables the data to be verified very quickly, avoiding the re-entering of forms data. Another competitive advantage with the solution is the ability to provide an instantaneous decision on a claim, which allows immediate cash settlement for many claims.

The solution was and is still far more advanced than any system used by LAS’ competitors, allowing the company to vastly reduce the claim lifecycle, i.e. the time from when a customer reports damage until it has been remedied, billed and paid for. The average claim cycle is 35 days, which is far quicker than any of their competitors. The main benefit this gives is customer loyalty for the insurance companies. The fact that their claim is handled smoothly, efficiently and quickly, means that the customers are far more likely to stay with the same company when it comes to renewing their policy.

“LAS are now believed, by independent assessors, to be up to six years ahead of

their competitors. All clients and potential clients are sold on the advantages of Digital Pen and Paper technology and Magicomm’s application as it results in LAS’ ability to reduce the claim cycle significantly and allows their clients to “treat customers fairly,” two of the most important measures in the insurance industry today,” says Tim Walker, Commercial Director, LAS.

The return on investment is fast, due to a low entry cost coupled with a significant reduction in administration and “manpower / touches” per claim. The system also benefits LAS in terms of reduced paperwork, storage and travelling costs.

In 2008, LAS won the E-Business Award at the British Insurance Award with the digital pen and paper solution. The judges in the E-Business category felt that the introduction of this technology and the effect it has had in shortening the claim cycle made LAS leaders in their field. LAS won the award in competition with major insurance companies such as Royal Sun Alliance and the award has contributed to raising the company’s profile within the insurance industry.

### Other implementations and future plans

The solution has been in use for three years. As the contractor network and business grows, the number of users is continuing to increase. The solution has been applied to LAS’ cash settlement and motor impact validation businesses and will be used for another two major drainage contracts that LAS have secured. Moreover, Lanes for Drains – a former associated company of LAS, have secured a contract with London Underground to manage drainage maintenance with the same solution.

### Partner profile

*UK-based Magicomm are Global Anoto Service Providers, specialising in providing innovative and robust commercial “content centric” digital pen and paper based solutions. Mercury is Magicomm’s secure proprietary two-way messaging (image and data) platform. It takes digital pen and paper applications to a new level of sophistication, enhancing performance and delivering unique user benefits. Business sectors in which Magicomm have specialist knowledge include logistics, finance, insurance, police and healthcare.*

[www.magicomm.co.uk](http://www.magicomm.co.uk)

### Customer profile

*Lanes Assistance Services (LAS) started trading in 2006 with the financial backing of Lanes Group Plc, which is the UK’s largest independent drainage provider. While LAS are still a relatively new business, they have a proven track record for delivering outstanding customer service, while reducing costs and claim cycle times for their client base. The LAS management team has a wealth of experience within the building repair network and insurance industry, providing LAS with a good understanding of their clients’ needs.*

[www.lanesassist.com](http://www.lanesassist.com)

### Anoto Digital Pen and Paper technology

*An Anoto Digital Pen looks and feels like a normal ballpoint pen. However, it contains an integrated digital camera, an advanced image microprocessor and a Bluetooth® transmitter. Any paper can be used with a digital pen, if the Anoto dot pattern is added to the layout before printing the paper. The Anoto dot pattern consists of numerous black dots that can be read by the digital pen, but are almost invisible to the naked eye. The pen reads the pattern and registers what and where the user writes.*