# Aligning Underwriting & Claims

- Tony Rai
- Aspen, Chief Claims Officer



# Underwriting & Claims Collaboration

## **UNDERWRITING CLAIMS Drives Improved** Claims adjustment and provide insight from claims data Identify and write the Business best risks Performance Plan that delivers against ☐ Set clear strategy & plan strategic priorities New business/renewal meetings Clear claims service proposition - performance Business planning process Portfolio reviews identifying Claims data analysis that drives claims trends better risk selection ☐ Thought leadership Risk management – driven from claims insights Efficient processes – enable value add activity



# 'Claims Insights Driving Better Business Decisions' - Collaboration

### **Portfolio**

- Understand underwriting plans, so that Claims can have pro-active insight, knowledge, and input to product & portfolio changes.
- Be part of portfolio business planning, to ensure strategic and tactical solutions can be executed:
  - resource & skills
  - location
  - delegation / authority / partners
  - data & systems
- Deliver frequent portfolio and product insights from Claims data, from internal and external data sources, focused on coverage & wording, attachment, verdicts, litigation, lead / TPA performance

Understand client product & service needs



Understand coverage, structure, and service delivery



Operations





Claims

Deliver data led insights and intelligence to inform underwriting, clients, actuarial, finance & claims





Deliver technical & operational resource & solutions to service business with quality and cost efficiency

