

# Case Study – Operational Efficiency: Claims Assessment

## U.S. Regional Multi-line Insurer Claims Operational Assessment

### The Background

- Mid-market, high growth-focused regional Home, Property, and Auto insurer
- Experiencing recent deterioration to the Homeowner non-CAT loss ratio, but unsure if claim handling trends were contributing factors
- Engaged Aon to conduct a detailed assessment and partner in the implementation of strategic and operational changes to improve claim results

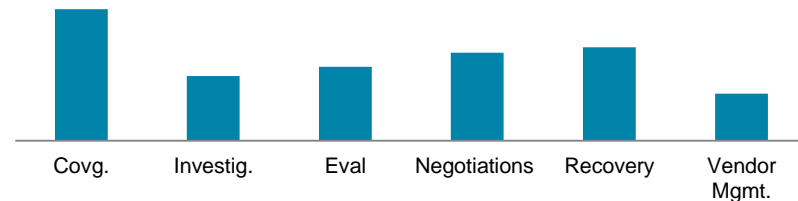
### The Approach

- Aon conducted a comprehensive assessment of claim technical handling and operational capabilities
- Identified \$9.9M in annual Improvement Opportunity
- Developed and co-led actionable initiatives focused on key opportunity areas
- Partnered with client to provide ongoing assistance with benefit realization
- Implemented ClaimsMonitor® to continue measuring performance and benefits to plan

### The Benefits

- Measurable benefit realization began within 90 days
- Client remains on or ahead of plan for run rate benefit

Line of Business/Area	Opportunity
QA & technical handling	\$XX M
Subrogation	\$XX M
Vendor Management	\$XX M
Operational Efficiencies & Other	\$XX M
<b>Total Opportunity</b>	<b>\$9.9M</b>



Example: Top Root Causes	Frequency	% of Oppty
Potential coverage issues not identified	XX%	XX%
Subrogation not notified of a known opportunity	XX%	XX%
Potential third party involvement not recognized	XX%	XX%
Excessive or unauthorized vendor charges not addressed	XX%	XX%