What is "claims segmentation" and how is it better?

saif
Work. Life. Oregon.

Good questions—especially since SAIF is going all in on it.

Our claims segmentation system has two main objectives:

- Making sure the initial assignment of a claim goes to the best adjuster, and
- Prescribing activities to help our staff manage the claim

Our "complexity" model is applied to all new claims that our intake specialists set up. This model helps us identify the predicted complexity of a claim, early on, so that we can assign it to the claims staff with the skills best suited to manage the claim to a good outcome.

Our "severity" model identifies potentially severe disabling claims for additional attention and review. Once identified, these claims are then prescribed proactive, timely activities to assist our adjusters in managing the claim toward a good outcome.

What are the models?

- Predictive analytic models first deployed at SAIF in October 2018.
- The complexity model analyzes every claim at initial set-up, and gives it a claim complexity rating that is used for claim assignment.
- The severity model evaluates all disabling claims early in the claim cycle in order to identify the top 30% of disabling claims, and then drives activities to the adjuster and their claim partners to achieve best outcomes.

How do they work?

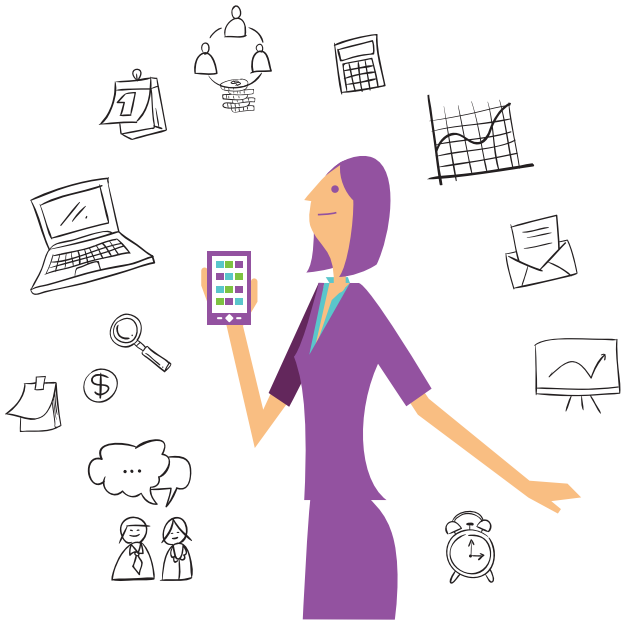
- Using processes called "feature engineering" and "tree-based modeling," we combine certain claim variables for the models to help determine the potential complexity and severity of the claim.
- After the initial complexity scoring of a claim, it's assigned to either a medical-only specialist, geographical adjuster, or senior technical adjuster.
- Once the severity model flags a claim, tasks are assigned to help the adjusters and other staff proactively manage the claim and mitigate exposures.

Why are they important?

- The complexity model helps assign claims to the SAIF person with skills best suited to manage the claim to a good outcome. Minimizing claim transfers provides a better customer experience for both injured workers and policyholders.
- The severity model flags the claims with the most potential to develop in severity if proactive actions aren't taken. The model then prescribes activities and pulls in the appropriate resources to help the adjuster manage the claim and reduce unnecessary exposure.

Learn more

To learn more about our claim management services, contact a SAIF representative at **800.285.8525** or visit saif.com for more information.



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