Envisioning a Digital Transformation for Claims

Jose Tribuzio, founder and CEO of Systema Software, has always viewed the claims process as a vital opportunity for insurance organizations to drive efficiency, cost savings, and customer satisfaction. To help organizations attain these objectives, Jose envisioned an advanced claims platform that is simultaneously powerful in terms of performance, features, and data analysis, while also being extremely intuitive and easy to use.

-Jose Tribuzio, founder and CEO, Systema Software

To realize this vision, Jose first introduced SIMS Claims™, an award-winning claims solution in 2006. SIMS provides a robust set of out-of-the-box features and functions that can handle any organization's claims environment. It also offers a high level of flexibility and can be configured to meet any organization's unique data, workflow, and security requirements.

Over the years, Jose's mission has been to meet the needs of the claims market and maintain SIMS as the leading claims solution. In 2016, he identified two critical technology trends that his company leveraged to keep SIMS at the forefront of the claims space.

A Sleek Interface to Engage Users

Jose's first visionary initiative was to assess how the digital age had impacted other industries—and to bring this transformation to claims. He found browser-based applications and cloud computing were the new norms. Online banking and the ability to compare and book travel arrangements online demonstrated the urgent need for speed, convenience, and easy-to-use web features that today's digital consumers expect and desire.

Insurance and claims have lagged behind in this digital transformation that now demands fast, intuitive, and convenient user interfaces. To keep SIMS at the cutting edge, Jose decided it was time to stylize the interface design, making it contemporary but keeping the same powerful engine and logic underneath. His company leveraged HTML5, CSS3 and the latest design standards to strip away framing, so SIMS is streamlined and can run at accelerated speeds.

Key features and benefits of the new interface for SIMS Claims include:

● **Browser Compatibility** – Users will be able to access SIMS using various browsers, including Safari, Chrome, Firefox, Internet Explorer, and Edge. This is appealing as competition among browsers yields ongoing performance improvements.

● **Amplified Performance** – With its streamlined design, SIMS is even faster than before.

● **Intuitive Design** – It's easier to learn, navigate, and use SIMS; adjusters can focus on the tasks that drive claims toward closure and optimal outcomes.

● **Powerful and Flexible Architecture** – Under the hood of the new SIMS interface is the same power, but with more flexibility in terms of custom fields, client branding, globalization capabilities, configurable claims modules, and a dockable/undockable diary.

● **Any Device** – Users will be able to access SIMS from any device, from desktop to tablet.

Business Intelligence for Powerful Results

In addition to this elegant design, Jose saw a vital opportunity to leverage Business Intelligence (BI) tools. His company launched SIMS Insight—the sophisticated BI module of SIMS Claims. This module offers powerful data analysis and reporting capabilities that provide clients with the information they need to improve claims results, reduce costs, and minimize future risk.

For example using SIMS, one client identified trends and used targeted programs to reduce claims by 50% in one year. Another insurer client was able to leverage SIMS to improve productivity so 70% of new claims were closed within 30 days.

With outstanding results, Jose decided to fully integrate Microsoft's new Power BI experience into SIMS Insight. Customers now have more power to transform data into stunning visuals, easily share reports among team members, and focus on the information and metrics that matter most to their business and bottom line.

SIMS Insight with Power BI includes these impressive capabilities:

● **Ask a simple question; get a powerful answer** – With a feature known as Power BI Q&A, users can type in a question using everyday, natural language, such as "What offices experienced the highest claims costs last month?" Q&A decides on the best chart or graph to display the information, and users reap the benefit of a powerful, visual answer.

● **Dig deeper** – Users can visually explore data using a free-form canvas. They can "drag and drop" datasets and dimensions to incorporate into the analysis. Information can be displayed with a broad range of visualization capabilities, including charts, graphs, and maps.

● **Leverage dashboards** – Users can create dashboards, keeping their finger on the pulse of their businesses through key performance measures. Dashboards can be configured and personalized to provide one quick glance of all the statistics organizations need to make fast, informed decisions.

The Digital Edge

Jose's vision has advanced claims technology for the industry. Organizations that leverage SIMS can immediately ramp up and gain an edge in today's digital paradigm. The system's sleek interface empowers users to automate tasks and boost productivity. Equipped with Power BI, organizations also gain deeper insights into claims to further boost program performance.

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SYSTEMA SOFTWARE

JOSE TRIBUZIO

Founder and CEO, **Systema Software**

What do insurers need to do to ensure that innovation in business and technology remains a priority and receives the attention it requires?

The first thing any company can do is to nurture a strong culture of innovation. If you look at the world's most innovative companies, like Apple, Amazon, or Google, they encourage a forwarding-thinking environment. In fact, 3M sets the expectation that employees should spend 15% of their time on innovation. This time can be spent on new products and services, or new systems and procedures. Such a policy creates a mindset that says we're not resting on our laurels or waiting for our products and services to fall behind. Instead, we're driving change to achieve both incremental and radical progress.

What is the role of solution providers/partners in promoting innovation born of visionary thinking that can benefit the entire insurance industry?

Solution providers, especially technology vendors, should be advancing the agenda for the industry. Insurance companies can increase their innovation quotient by drawing on this expertise. At Systema Software, we listen to our customers' needs. We organize panels on "Emerging Technologies" to present at conferences to educate the industry on today's latest digital trends. We continually evaluate the feasibility of new capabilities for our product roadmap and for the benefit of our customers. For example, we recently integrated Microsoft Power BI to provide extended business intelligence capabilities, and we redesigned the user interface of our SIMS Claims system to provide a more intuitive and efficient user experience.

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