

PROCESS EVALUATION AND IMPROVEMENT IN TURNAROUND TIME OF CUSTOMER RELATIONSHIP MANAGEMENT PROCESS OF UNDERWRITING DEPARTMENT

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INTRODUCTION:

- Customer Request Management (CRM) in Health Insurance forms an important part of underwriting which basically refers to managing a given information about customers, for the fulfillment of a service request made either directly by them or through other stakeholders.
- Information is either disclosed by customers through various sources, post policy issuance during the free look up period or is given by the Claims Departments regarding customer policy cancellations subject to any uncertain conditions.

- It is important to understand, anticipate and manage the needs of the customers from the requests (critical/ non critical) made, within a specific time period.
- The turnaround time for processing critical requests is 1 day while that for non critical requests is 4 days, which has to be maintained for better customer experience.

**The various sources
of
information are:**



OBJECTIVES:

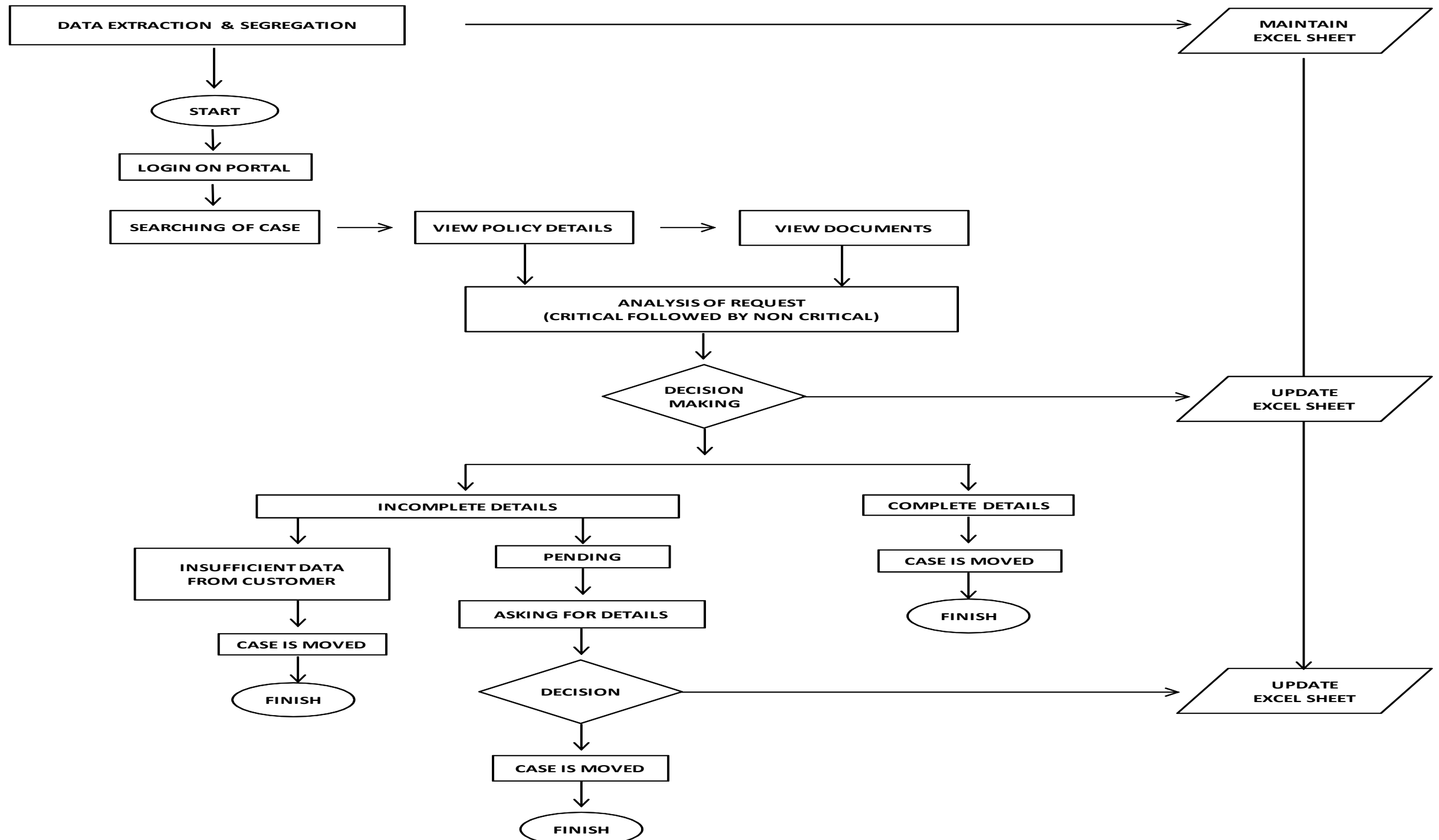
1. To study the process flow of CRM
2. To identify the non value added activities and other issues during processing
3. To assess factors causing increased turn around time of requests
4. To recommend solutions for reducing turnaround time of requests

METHODOLOGY:

- A cross sectional study was done for 100 cases processed in May 2020.
- The primary data collected included the total time required for processing each case, the various non value added activities involved, and time taken for those activities.
- A secondary data was also used, of total cases processed in UW CRM from October 2019 – May 2020

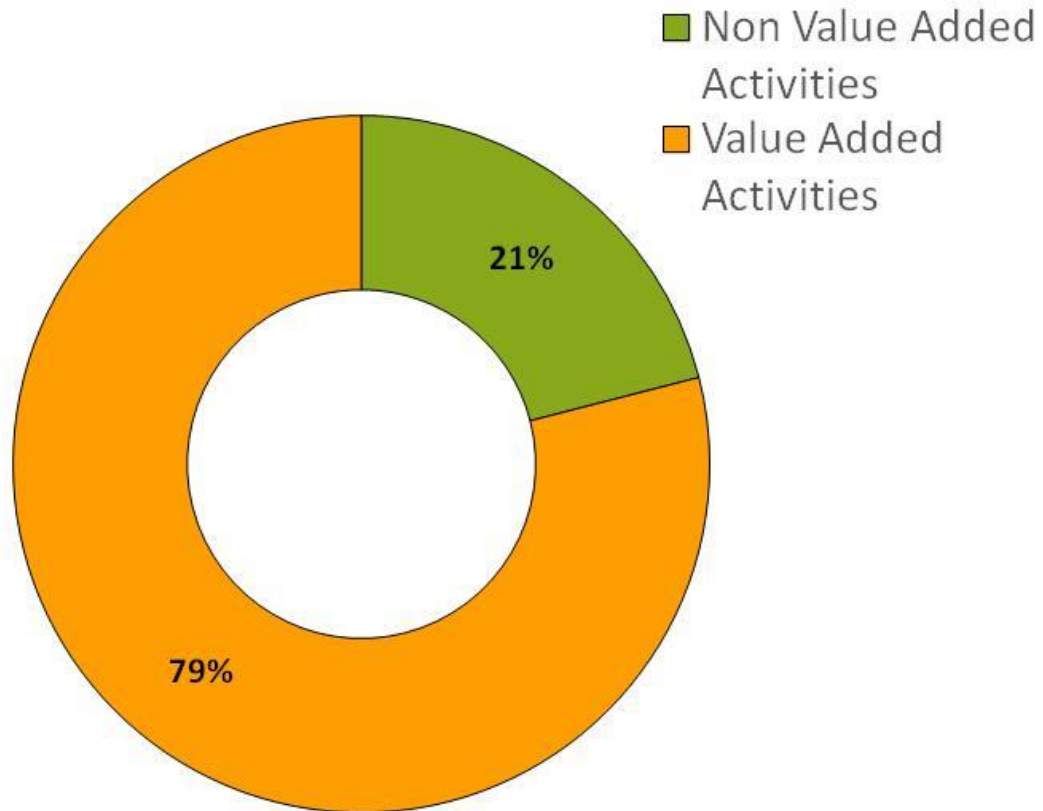
OBSERVATIONS

PROCESS FLOW OF CASE UW CRM

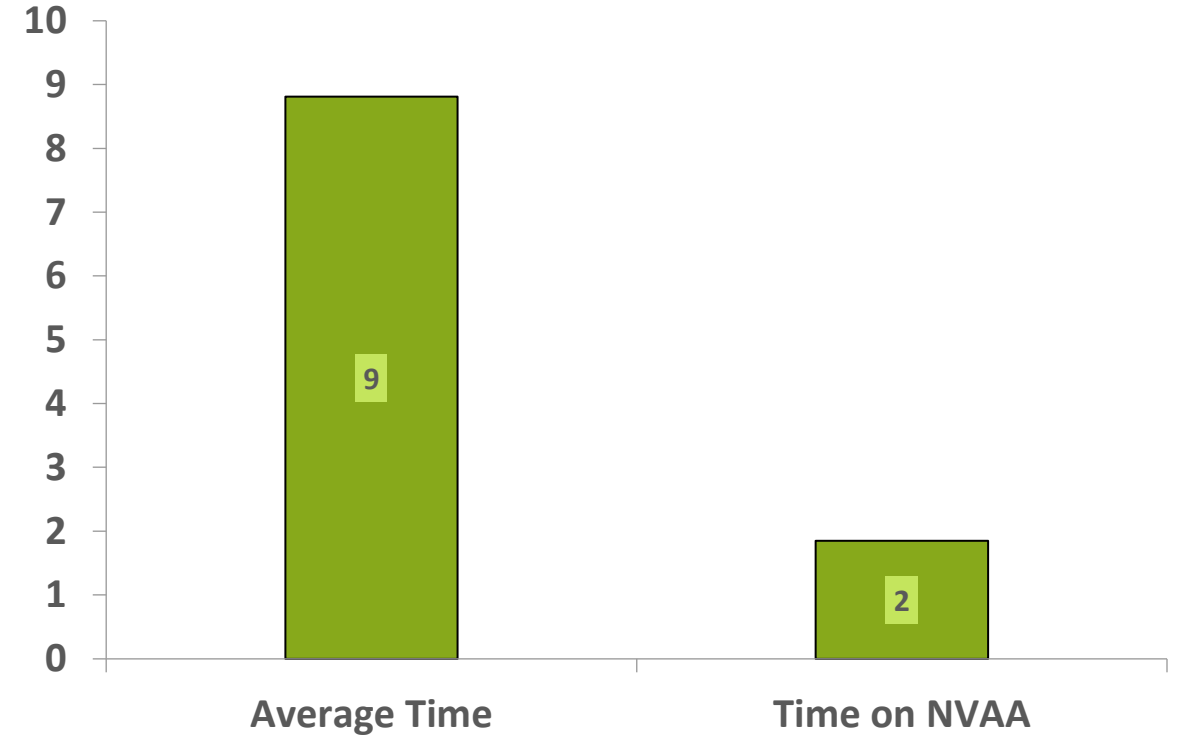


OBSERVATIONS:

TIME SPENT IN VALUE ADDED & NON VALUE ADDED
ACTIVITIES WHILE PROCESSING CASES



TIME SPENT FOR CASE PROCESSING

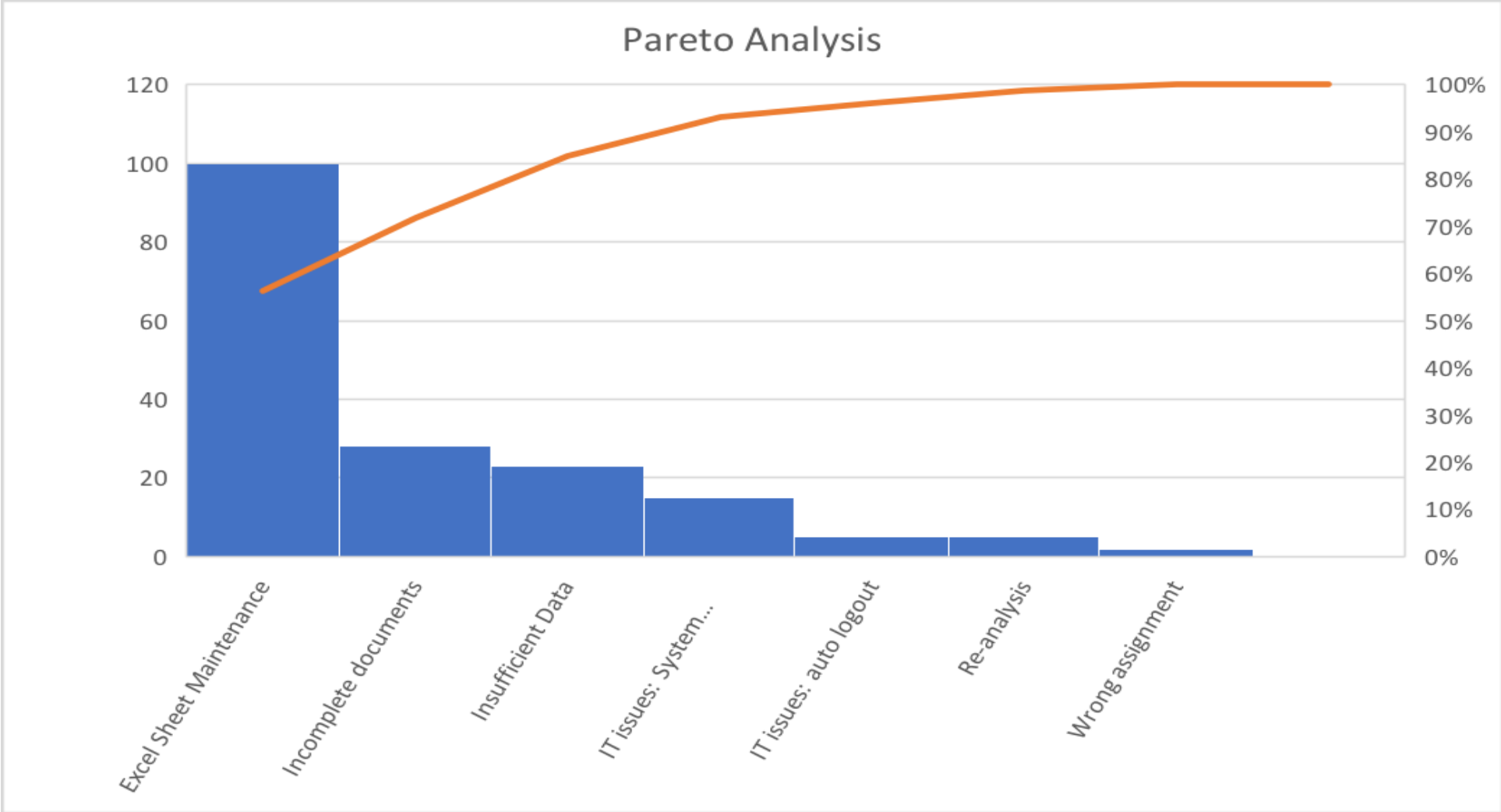


OBSERVATIONS:

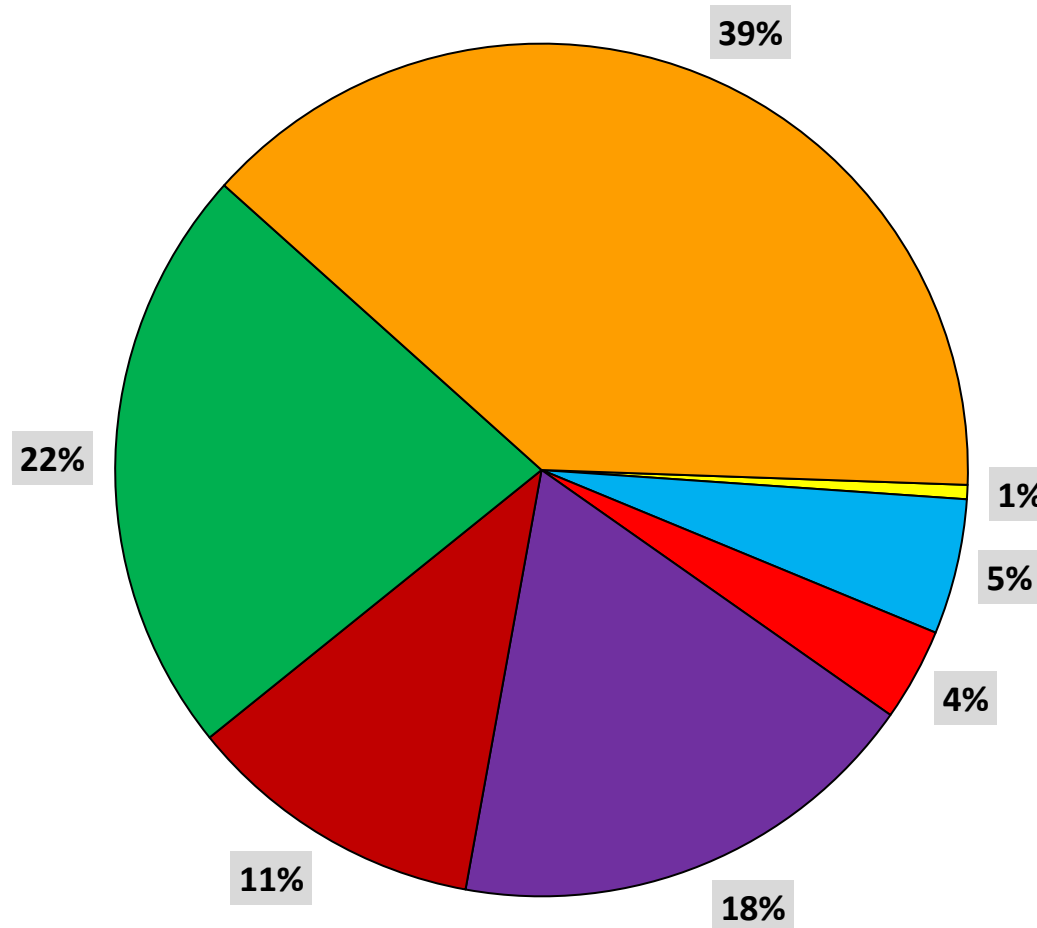
The Non Value Added Activities can be categorized into:

1 DATA EXTRACTION & MANAGEMENT	2 INCOMPLETE INFORMATION	3 IT ISSUES/ SYSTEM ERROR	4 IMPROPER COMMUNICATION
39%	34%	23%	4%

PARETO ANALYSIS



% TIME SPENT OUT OF TOTAL TIME FOR NVAA



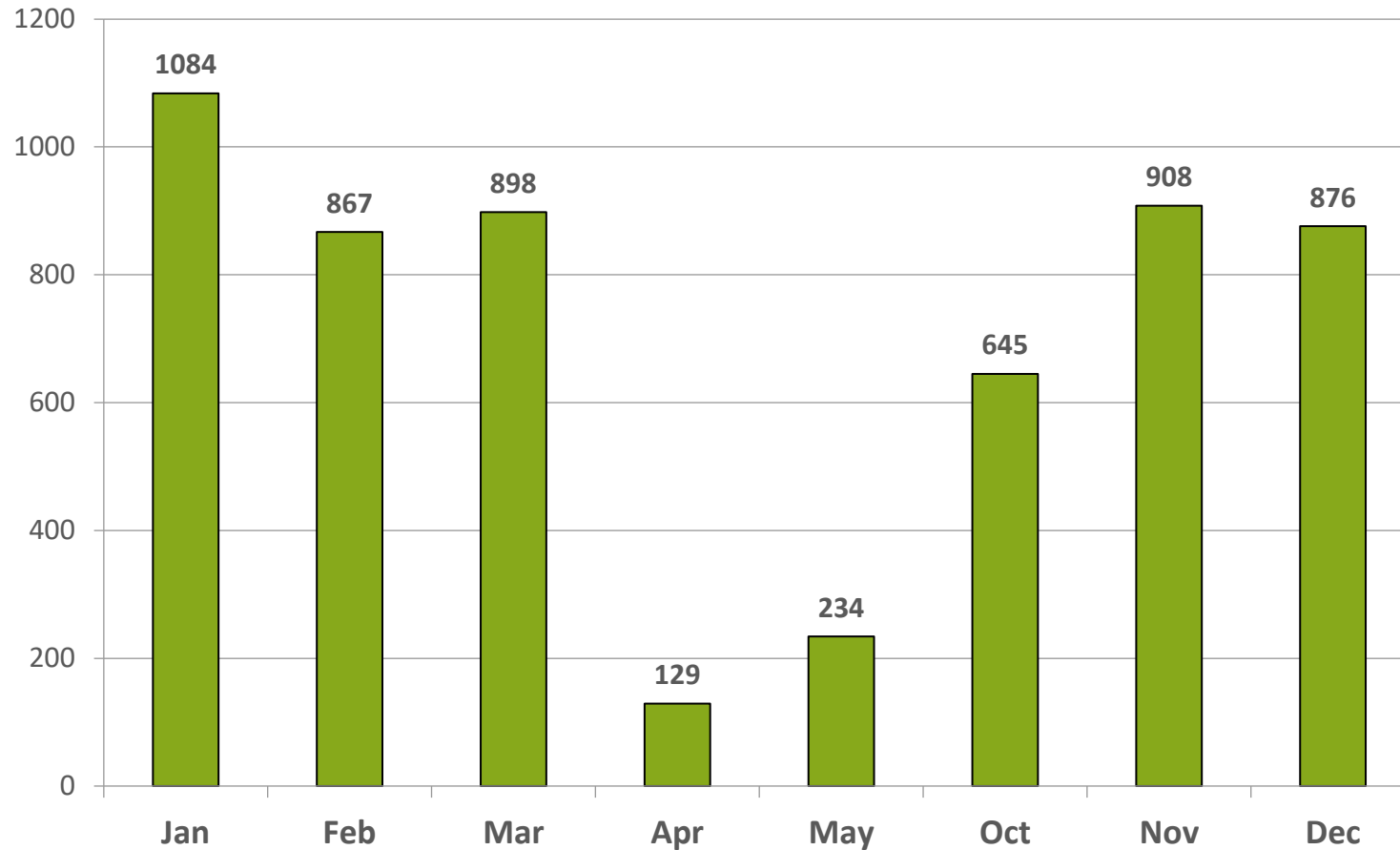
- Wrong assignment
- IT issues - Auto logout
- Re-analysis
- IT issues - System Slowness
- Insufficient Data
- Incomplete documents
- Excel Sheet Maintenance

FREQUENCY & PERCENTAGE OF NON VALUE ADDED ACTIVITY:

Non Value Added Activity (NVAA)	Frequency (Out of 100)	Time spent (min) / Total NVAA time (185)	% Time spent
Excel Sheet Maintenance	100	72	39
Incomplete documents	28	41.5	22
Insufficient data	23	21	11
System Slowness	15	33.5	18
Auto logout	5	9.5	5
Re - analysis	5	6.5	4
Wrong Assignment	2	1	1

SECONDARY DATA ANALYSIS

TOTAL REQUESTS FOR UW CRM



Maximum requests:

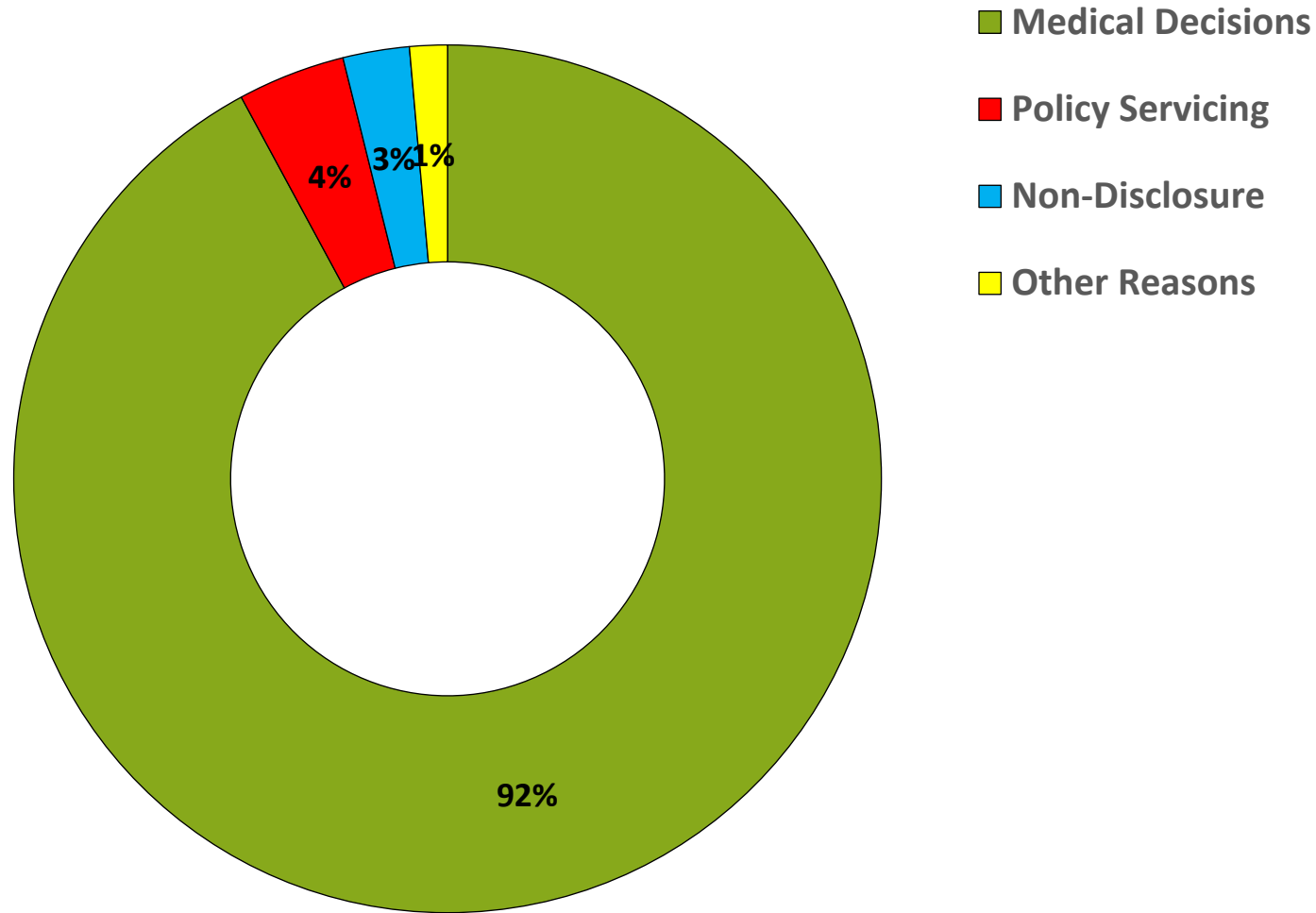
January 2020 – 1084

&

April 2020 - 129

ADD A SLIDE TITLE - 5

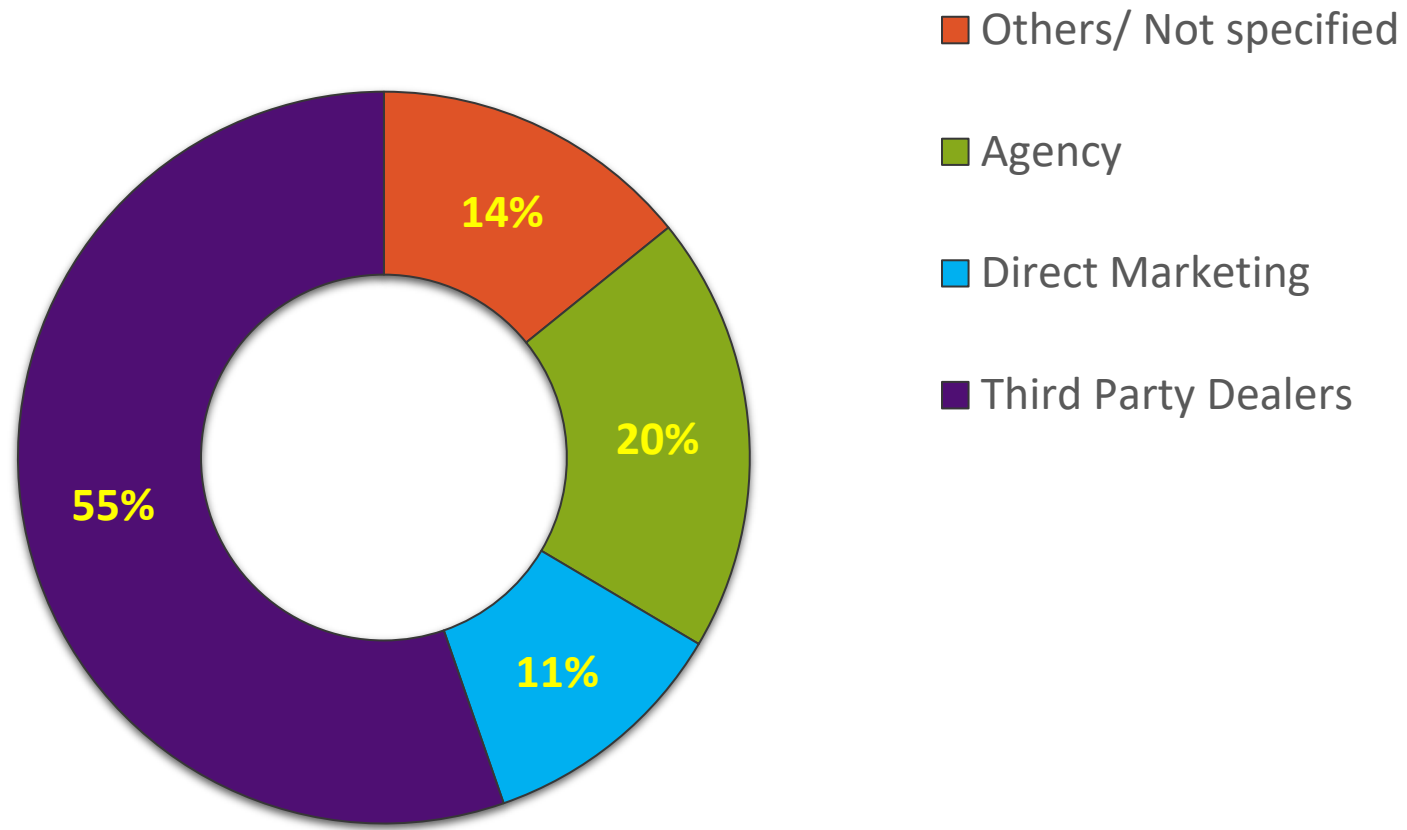
REQUESTS ACCORDING TO CASE TYPE



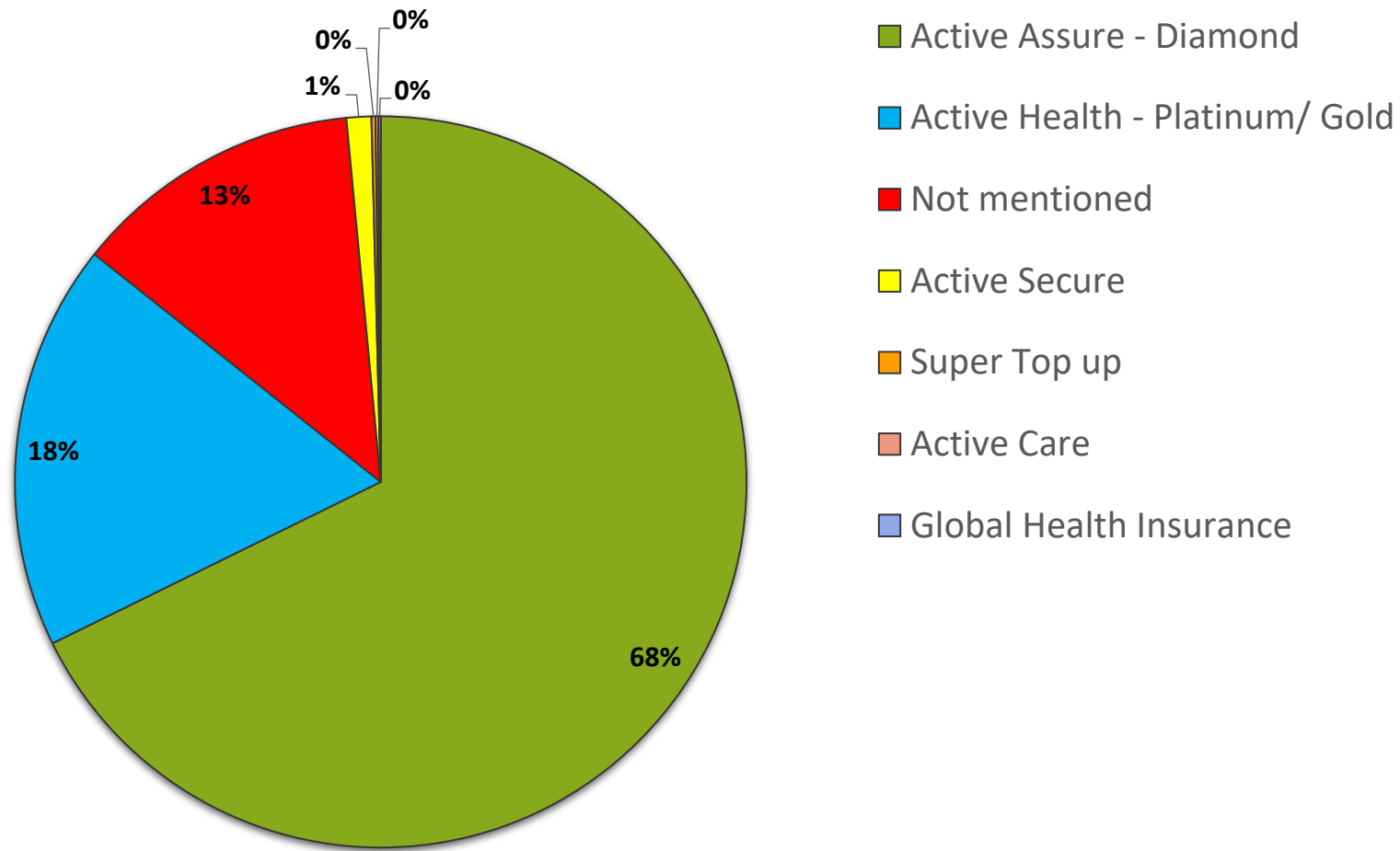
Maximum requests are for medical decisions.

The rest 1 % includes queries for other reasons:

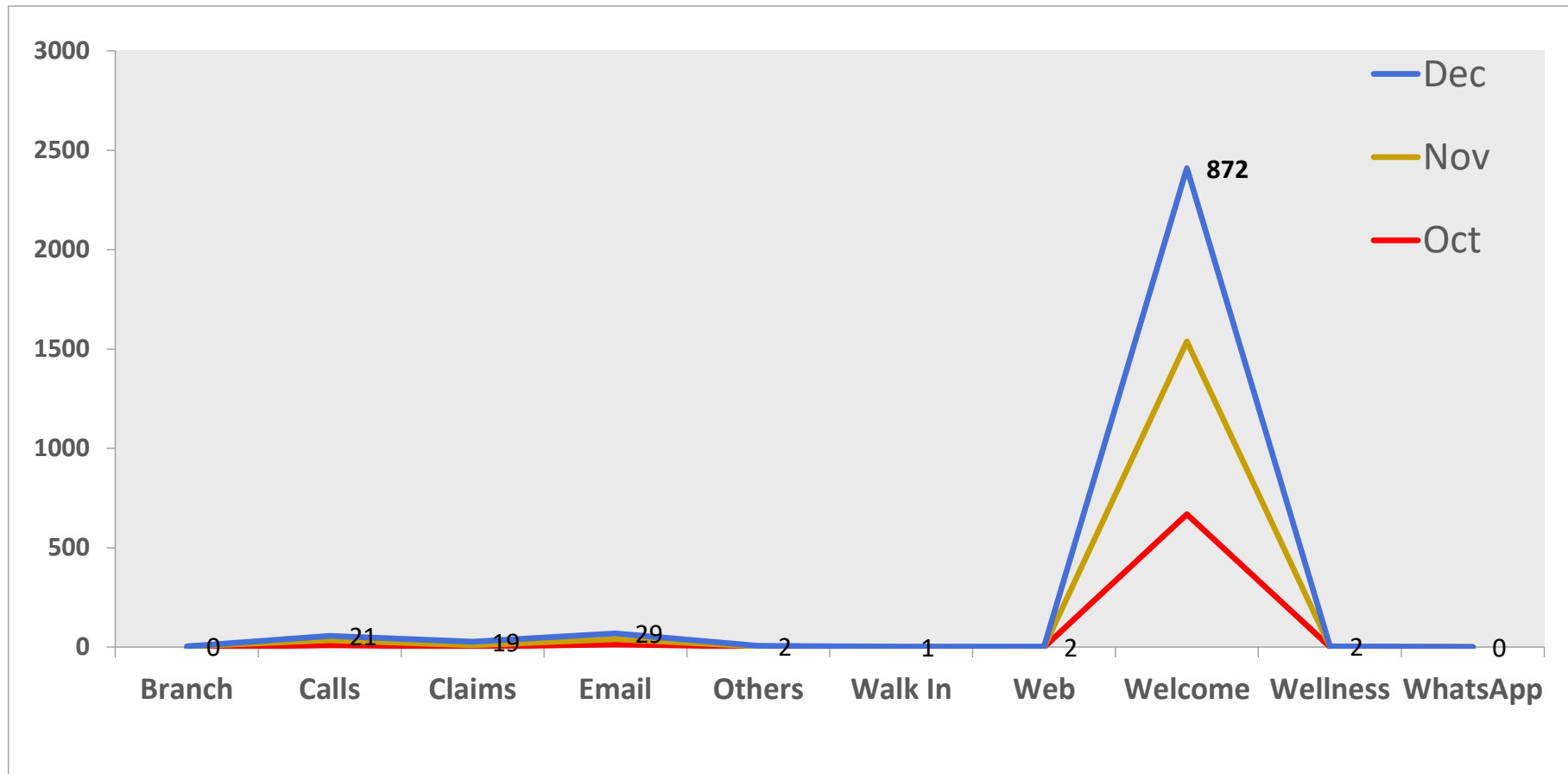
REQUESTS ACCORDING TO CHANNELS



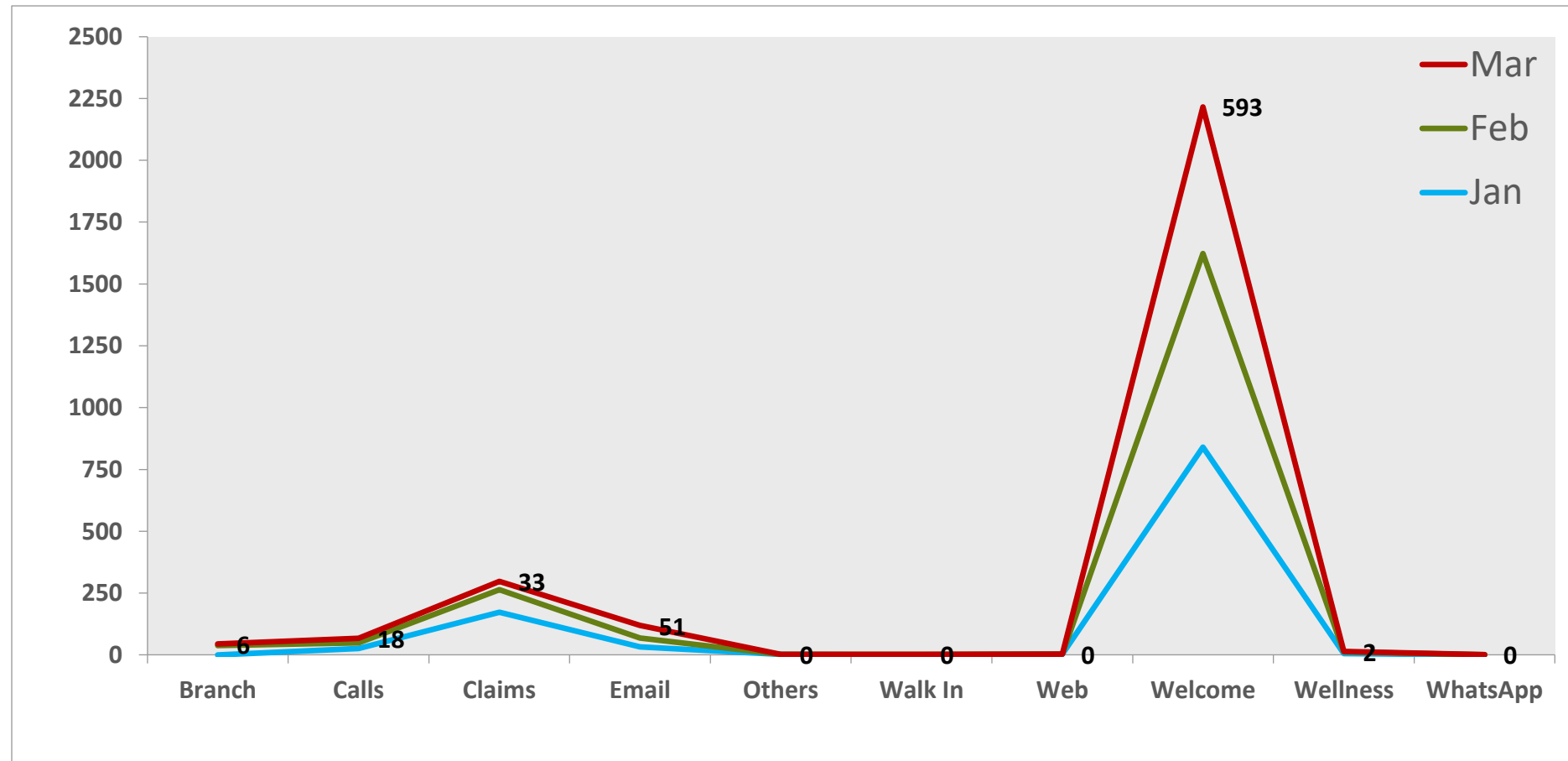
REQUESTS ACCORDING TO PRODUCT



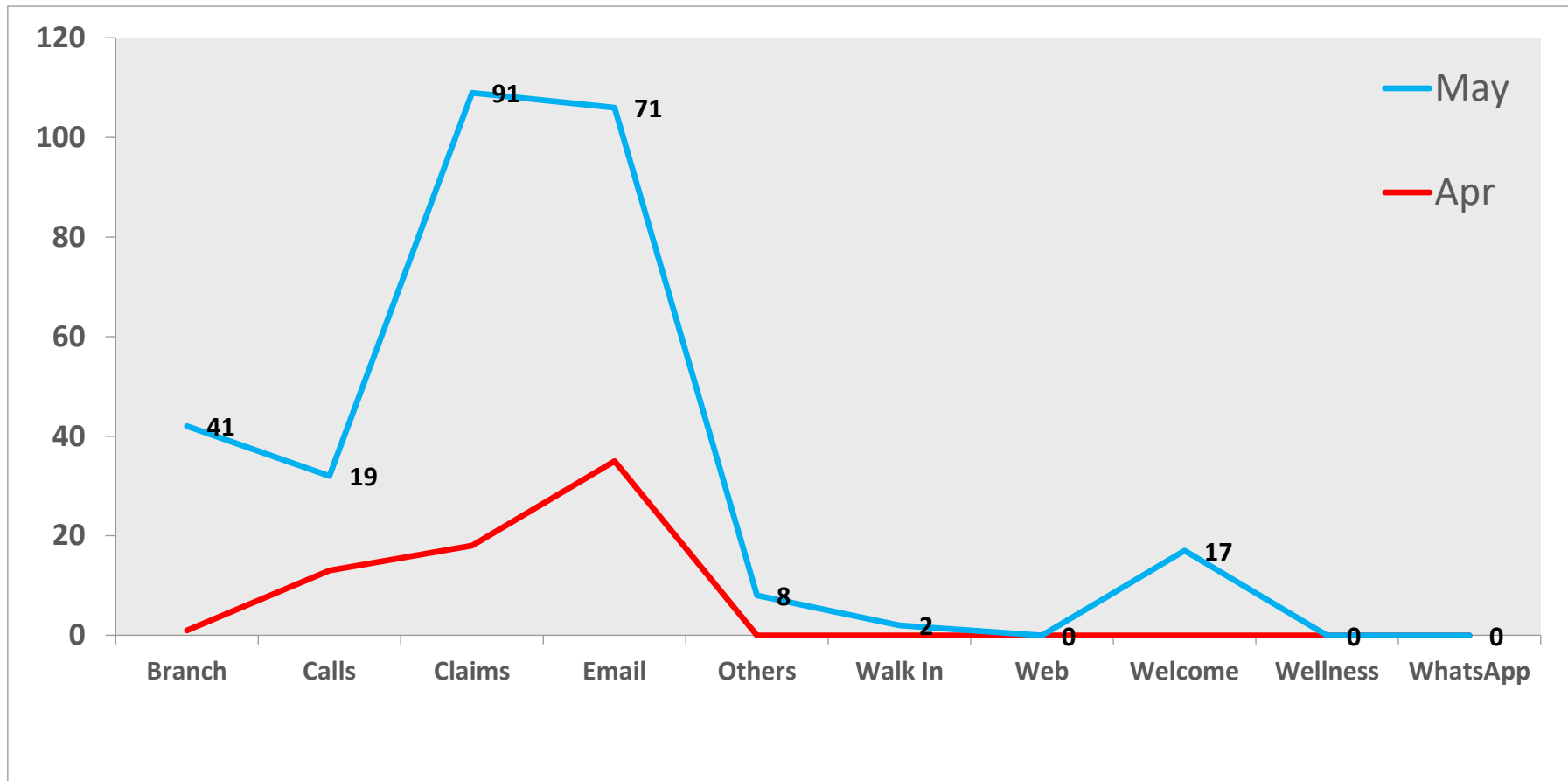
REQUESTS ACCORDING TO SOURCE (OCT 2019 – DEC 2019):



REQUESTS ACCORDING TO SOURCE (JAN 2020 – MAR 2020):



REQUESTS ACCORDING TO SOURCE (APRIL 2020 – MAY 2020):



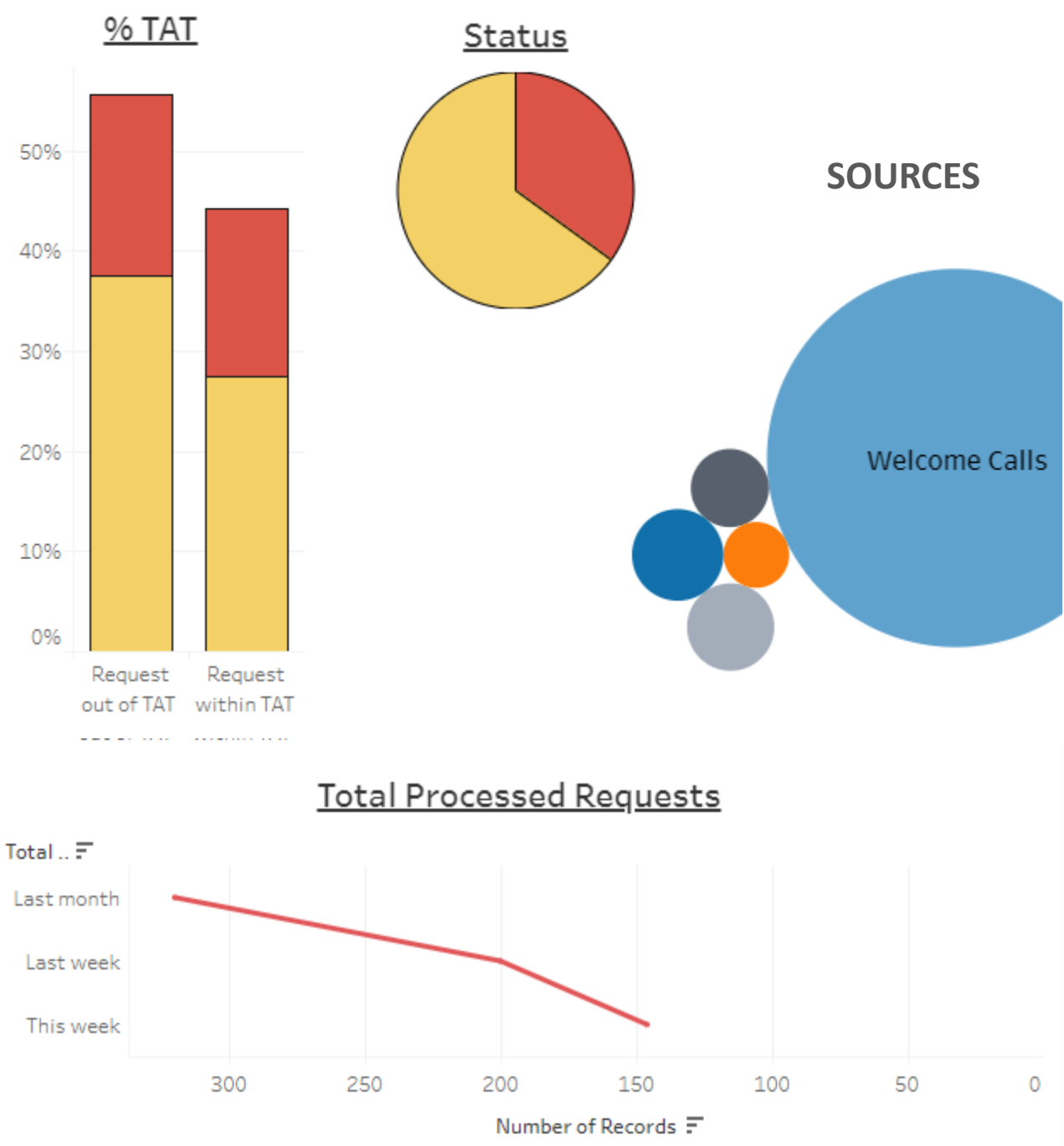
RECOMMENDATIONS

RECOMMENDATIONS:

DATA EXTRACTION & MAINTENANCE

- A common Excel Sheet can be maintained for anyone to refer to the cases processed previously.
- Policy related information can be auto captured from the Healthbuzz software
- A dashboard consisting for UW CRM including important and relevant information about cases

A SAMPLE DASHBOARD:



RECOMMENDATIONS:

INCOMPLETE DOCUMENTS & INSUFFICIENT DATA

Modifications on portal:

Claims Department: Mandatory fields for “Claim Number” and for uploading “Documents”

Welcome Calls: Mandatory fields for important & relevant information.

RECOMMENDATIONS:

INSUFFICIENT DATA & COMMUNICATION

Welcome Calls:

- Script revision
- Training of staff
- Regular Interdepartmental meetings

RECOMMENDATIONS:

IT ISSUES & SYSTEM IMPROVEMENT

Resolving IT issues and other system improvement

Regular Inter departmental meetings for feedback & feed forward regarding the processes which are interdependent on each other.

THANK YOU 😊