

CLAIMS SURGE PREPAREDNESS CHECKLIST

In the aftermath of a catastrophe, dealing with surge in claims can be exceptionally challenging, even for experienced claims handling teams. To help insurers assess whether their organization is prepared to handle a sudden spike in volume, we've prepared a checklist of key questions to consider.

- ☐ **Do we have a plan to expand our claims team's capacity?**
Determine whether there are employees within the organization who can be trained to provide additional support to claims handlers in the event of a surge. Or identify a third-party service provider who can help.
- ☐ **Are our staff trained to communicate with empathy?**
Employees should be prepared to communicate with customers who have experienced a life-changing event, such as the loss of their entire home or business, in a way that demonstrates care.
- ☐ **Are our customers able to communicate with us through multiple channels?**
Leveraging mobile apps, text messaging, live chat, and chatbots for customer communications can help streamline the claims process for both customers and claims handling staff.
- ☐ **Have we prepared, updated, and shared risk management resources?**
Sharing blogs, videos, or downloadable resources that help customers understand how to limit or avoid the impact of a catastrophe can help reduce claims volume.
- ☐ **Are our IT systems ready to handle a sudden increase in activity?**
A catastrophe can bring in hundreds if not thousands of claims at once. You will need to ensure your IT systems and IT team are prepared to handle significantly more activity than usual.
- ☐ **Are our IT systems able to leverage data and technology?**
Legacy systems remain commonplace throughout the industry. These often limit insurers' ability to leverage tools that can drastically improve the speed and ease of claims handling, like automation or weather data.
- ☐ **Have we identified customers who could be affected by a catastrophe?**
Knowing which of your customers are likely to be impacted by a catastrophe will enable you to proactively reach out in the event of a catastrophe or provide targeted alerts and risk management resources.
- ☐ **Have we identified staff who could be affected by a catastrophe?**
If you have staff that work remotely or commute a long distance, they may also be affected by the event impacting your customers, reducing your ability to respond to a surge effectively.

If your organization needs help responding to surges, ReSource Pro offers on-demand claims processing support so you can deliver efficient, effective, and timely service to your customers when they need it most. Our trained staff handle all non-licensed activities as you see fit and can easily ramp up and down as needed.

FOR MORE INFORMATION

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