Collaboration Isn't Virtual

by Paul McLaughlin

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IF PEOPLE CAN COLLABORATE ONLINE to manage claims, to pay them, to subrogate them, to resolve disputes, and to mitigate risks and losses, that collaboration isn't virtual. It's real. If those people don't happen to be face to face, we might refer to the medium in which they collaborate as virtual. But the collaboration is quite genuine and productive.

To enable productive collaboration, four things should be taken into account technologically:

1. Organization. All claim activities, documents, and financials should be organized and trackable according to a company's hierarchy, for example by location, sister companies, subsidiaries and other entities. A common set of ground rules for any team is the first step to successful collaboration.
2. Management. Workflows — including reminders for tasks, document collection, and anything else rules-based — should be automated and tracked. Activity logs should track notes and actions taken, by date, for transparency and auditability. And tracking must include financials, including reserves and payments, lost time and wages, payment approvals and check requests, documentation, etc. because you can't manage what you're not tracking.
3. Access. All data must be readily accessible — by incident or claim number, payment and payment amounts, dates and date ranges, times, locations, and names. Finding the right information quickly keeps collaboration smooth.
4. Reporting and analytics. Claims should be connected with policies, enabling you to run reports by policy and policy period. Reports should be run by user-determined filters — claim handlers, claims paid by amounts, dates, policy numbers, totals incurred, and more. Dashboards provide the basis for communicating critical information to teams at a glance. Identifying your key metrics — whether those are the frequency of particular types of accidents and claims or monitoring adjuster performance — prevents unnecessary, low-value communication because everyone stays on the same page.

But the most important aspect of collaboration to take into account is people. Human beings aren't virtual. Collaboration and the satisfaction of a job done well and efficiently are personal. If COVID taught us nothing else, it surely taught us these two things: First, personal interaction is crucial to professional fulfillment. Second, striking the appropriate work/life balance while working from home is crucial for personal fulfillment and happiness.

The pre-COVID days of walking down the hall to ask someone the status of a claim or anything else may be gone for good. No system or technology will ever replace that kind of interaction; although, video calling and other virtual media come pretty close. But systems and technology can definitely provide the satisfaction of successful collaboration by enabling interaction, delegation, documentation, and follow-up.

In 1964, Marshall McLuhan wrote, "The medium is the message," arguing that media shape and control "the scale and form of human association and action". He was right.

That's why collaboration isn't virtual.

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