

Integrated Disability Claims Management Technology & Services



Brown & Brown Absence Services Group and EXL have partnered to pair EXL's data, digital capabilities, and cost-efficient talent pool with Brown & Brown's specialized claims management capabilities, creating a solution that transforms the end-to-end claims management process.



ABSENCE SERVICES GROUP

Brown & Brown's seasoned claims professionals are experienced at the most complex claims. EXL's data-led approach to digital transformation is unique in the life insurance industry. Together, our global talent pool augmented by a capability development program seamlessly and effectively manages claims end-to-end and delivers proven outcomes.



Challenges faced by insurers

While claim volumes have come off their pandemic peaks, they remain elevated and are vulnerable to additional shocks. Carriers looking to improve customer experience must contain costs by focusing on productivity improvements, digital transformation, best practices, and deploying experienced talent to manage risk.

The future state of the claims operating model leverages experienced global talent as part of an end-to-end solution for managing disability claims. Together, Brown & Brown Absence and EXL are committed to improve key outcomes for carriers.

We are ready to immediately support your business needs and strategically position ourselves along your claims transformation journey.

~3 to 5%
Improved NPS

~30 to 40%
Reduced admin cost

~ 1 to 2%
Reduced indemnity cost



Seamless end-to-end claim management

Experienced disability risk resources with more than 80 years experience managing claims at all levels of complexity, with flexibility to address needs at any scale



Sustainably manage claims leveraging a large global experienced claims talent pool

Uniquely positioned to provide disability education and training for physicians, psychiatrists, psychologists, nurses, and claims professionals



Proven outcomes

Committed to improving three key outcomes: customer experience, admin, and indemnity cost



Knowledgeably and effectively manage risk

Over 30 years of experience in the disability insurance space with an extensive network of experienced clinical and vocational resources, leveraging industry best practices and insights

Centralize claims intake and completion

Leverage global teams for claims intake and completion

Centralize claims support services

Take advantage of an international team of registered nurses to perform additional research on patient medical history, as well as revalidate and annotate medical documents

Return-to-work outreach to employees

Global teams perform return-to-work follow-up, freeing up other resources

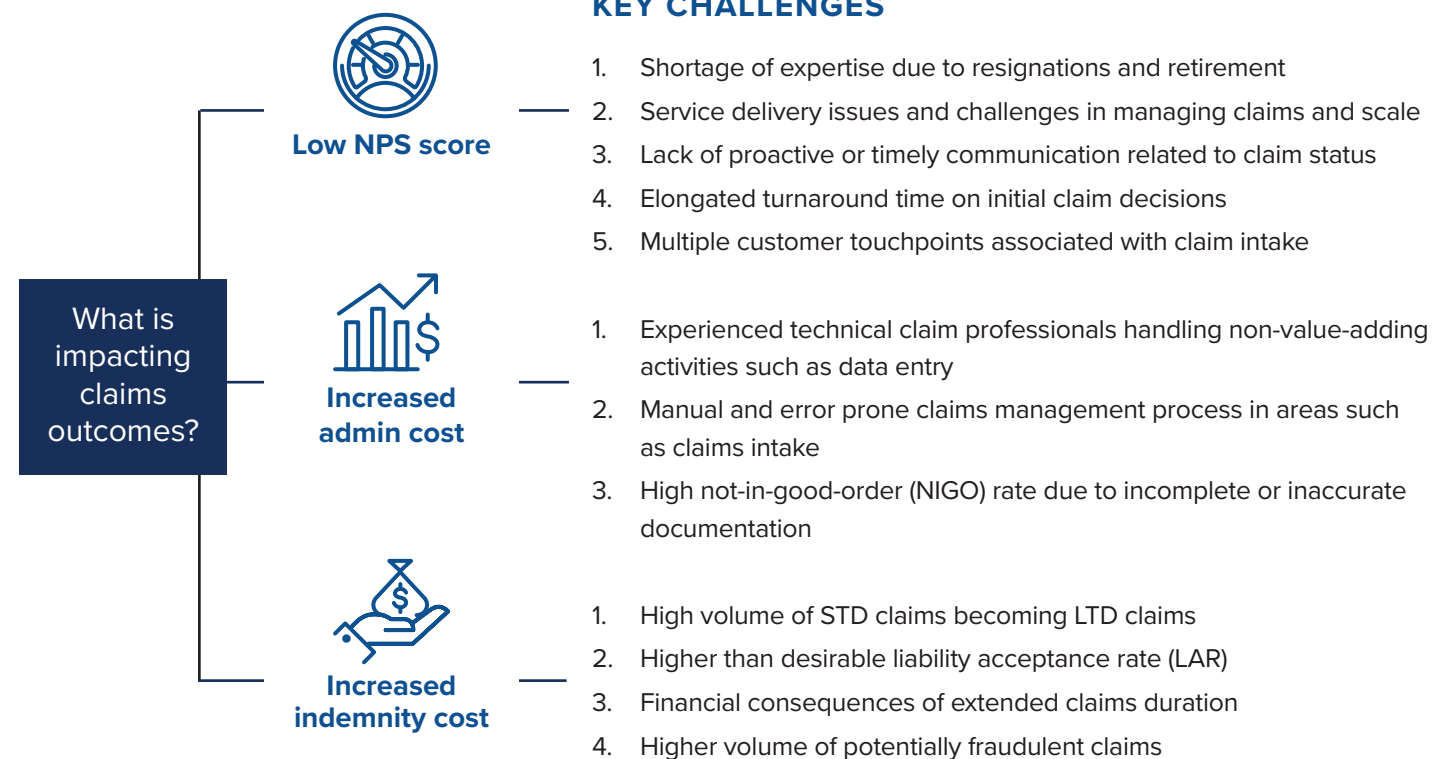
Adjudication and payment

Using a model that promotes putting the right resource on the right claim enables simple or moderately complex claims to be handled by offsite teams, while more complex claims are handled onshore. Restricted claims can continue being adjudicated by the carrier

Clinical referral

Registered nurses can perform provider outreach for low- to medium-complexity claims from international locations, while US-based teams can handle complex or restricted claims

We understand the key challenges impacting claim outcomes



We add value across the absence continuum.

Our extensive capabilities and value-driven programs help our customers overcome challenges, make more informed business decisions, and reduce risk.

Brown & Brown Absence Services Group has expertise across diverse lines of business including:



CLAIMS
MANAGEMENT



CONSULTING



TALENT



ADVOCACY



RECOVERY



ELIGIBILITY



ABSENCE SERVICES GROUP

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Connect with us:



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