

CREATE

SNOWBRIGHT INSURANCE COMPANY
RESERVATION OF RIGHT NOTICE

Writing in progress... 78%
Adding notice clause

AI Based Notice Drafting 64%

- Claim Number ✓
- Policy Number ✓
- Insured Name ✓
- Date of Loss ⌚
- Insured Address ⌚

Joe Miller is reviewing

Michael is reviewing

From Tedious to Efficient:

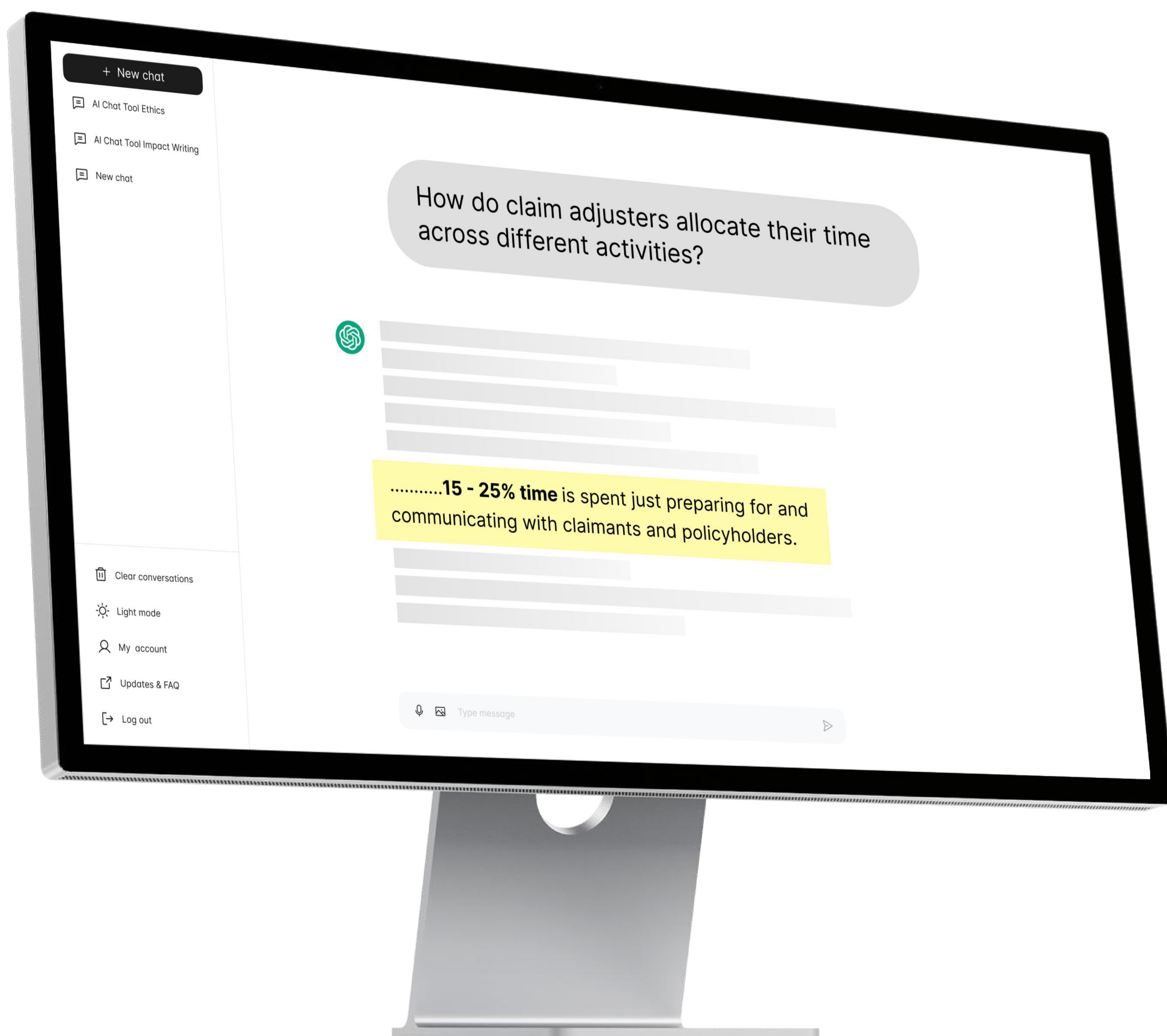
Transforming **Claims Notifications** with Automation

Introduction

We recently asked chatGPT this question - How do claim adjusters allocate their time across different activities? To no one's surprise, chatGPT said that roughly 15 - 25% time is spent just preparing for and communicating with claimants and policyholders. This is not surprising given how tedious it is to draft, review and send communication that is both comprehensively written, clear and regulatorily compliant.

As adjusters across all major insurance lines continue to spend a significant time of their day on such complex communication, an interesting opportunity lies ahead for those claim teams and their leaders that acknowledge and take steps to improve this process.

[Let's learn more.](#)



Your Claim Notifications Process Might Be Broken (or Missing)

01

Manually drafting notices is hard and time consuming for adjusters

02

Reviewing the letters takes days

03

No Clear record of how letters are created

04

Ensuring consistency in the letter is hard

1. Time-Consuming Drafting Process:

Claim adjusters spend ~ 25% or more of their time drafting, reviewing, and sending claim notices like reservation of rights or coverage decline notices. These letters are difficult to write because they require adjusters to spend hours analyzing long policy documents and endorsements to extract the right policy language that goes into the letter templates. On an average, drafting such a notice could take 30 mins or more. For complex claims, the time required to draft such letters could go into hours.

Most importantly, adjustors do not consider drafting these notices as an interesting part of their job—it's tedious and thankless.

2. Adhoc and Antiquated Processes:

The pain doesn't end there - the adjustors typically also require their team lead or someone from the legal/compliance team to review, edit and approve the letter before it's sent to the claimant or the policy holder. Adjusters usually rely on ad hoc means like emails, messaging or even physical meetings to review and approve these letters. Given that, this can take many days when team's don't employ an easy way to collaborate on these draft notices and drive accountability. This also drives inefficiencies and lack of transparency.

3. Efficiency and Transparency Concerns:

Leaders of claim teams worry not only about the efficiency gap but also the lack of transparency emerging from the lack of proper tools and process in how claim notices are managed within claim organizations. There is often no clear record of how each letter was drafted, reviewed, edited, and sent, which is concerning given the litigious nature of claims adjudication.

This lack of visibility drives both lack of accountability and inability to learn and improve this aspect of claim handling.

4. Inconsistent Letters:

It is usually an uphill task to ensure that adjusters in a given claims organization draft consistent letters by following company standards in letter structure, voice and tone. Even worse, inexperienced and new adjusters may miss critical policy language, leading to potential legal and operational risks.

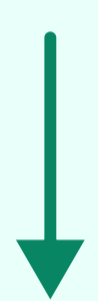
There is nothing worse than a Judge looking at a badly written Reservation of Rights notice.

Streamline Your Claims Notice Process & Scale Your Operations

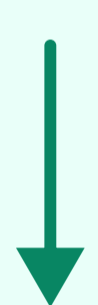
With Kyber



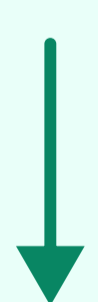
Create templates to be used across the organization



Reduce the time it takes to draft a letter



Easily review and collaborate on the drafts



Send out the letters in a blink of an eye

Claim organizations and their leaders can look at the following ways to automate and speed up the claims notice generation while adding some order and traceability to how their team collaborates on these notices.

1. Draft and Maintain Notice Templates:

Establish a comprehensive library of notice templates that are pre-drafted and standardized according to company policies and regulatory requirements. This ensures consistency and reduces the time spent drafting from scratch.

For each template, pre-define the review and approval requirements for the adjusters to follow everytime their draft a notice from a given template.

2. Auto-Draft Claim Letters Using AI:

Utilize AI tools to auto-draft claim letters from these templates. AI can help draft some aspects of the letter like the summary or the narrative thus saving adjusters some time. The adjusters might still have to spend a decent amount of time extracting the policy language to include in the template. Read below to see how Kyber can help even automate this aspect and help draft such notices in seconds.

3. Incorporate a Review & Collaboration Process:

Implement a streamlined review process for each notice type and claim type ensures notices are well drafted and compliant.

This process should facilitate easy collaboration, editing and quick approvals, leveraging digital tools to minimize delays while also recording actions taken and the final approvals for each notice.

4. Use an Omnichannel Notice Sending Platform:

Platforms that automate the sending of these notices through various channels —physical mail, email, and more—ensure timely delivery and tracking. Typically such tools are employed by all insurance carriers, MGAs and TPAs. However, these tools may not be easily accessible for adjusters to automatically trigger sending of notices as soon as those are approved.

A trigger based integration with the underlying notice approval process will ensure that the claimant or policy holder gets the letters quickly thus reducing the overall cycle time.

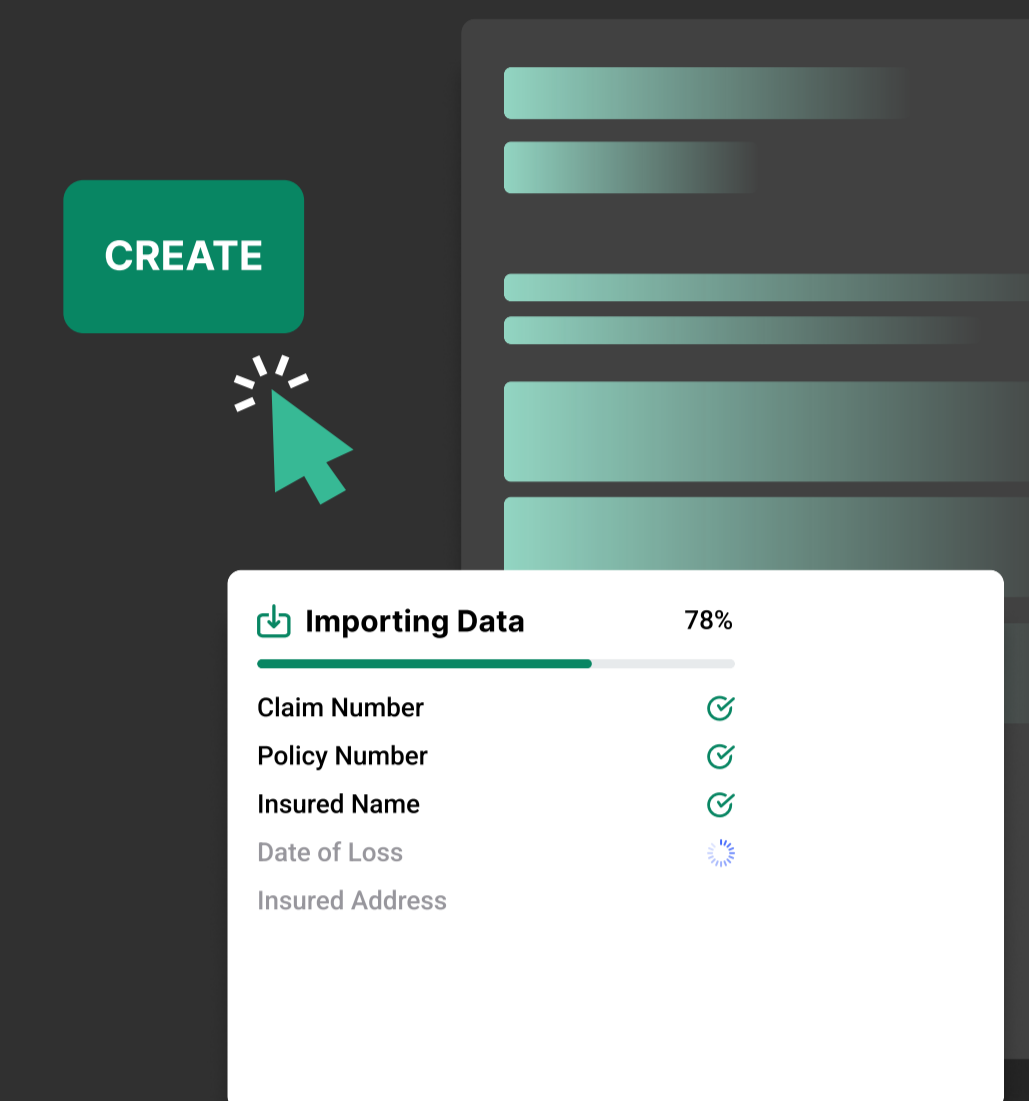
Kyber is Here to Help

You can achieve all of this for you claims team by giving them Kyber, a platform purpose built for insurance handlers to automate and improve their customer notices. With Kyber, claim adjusters can:

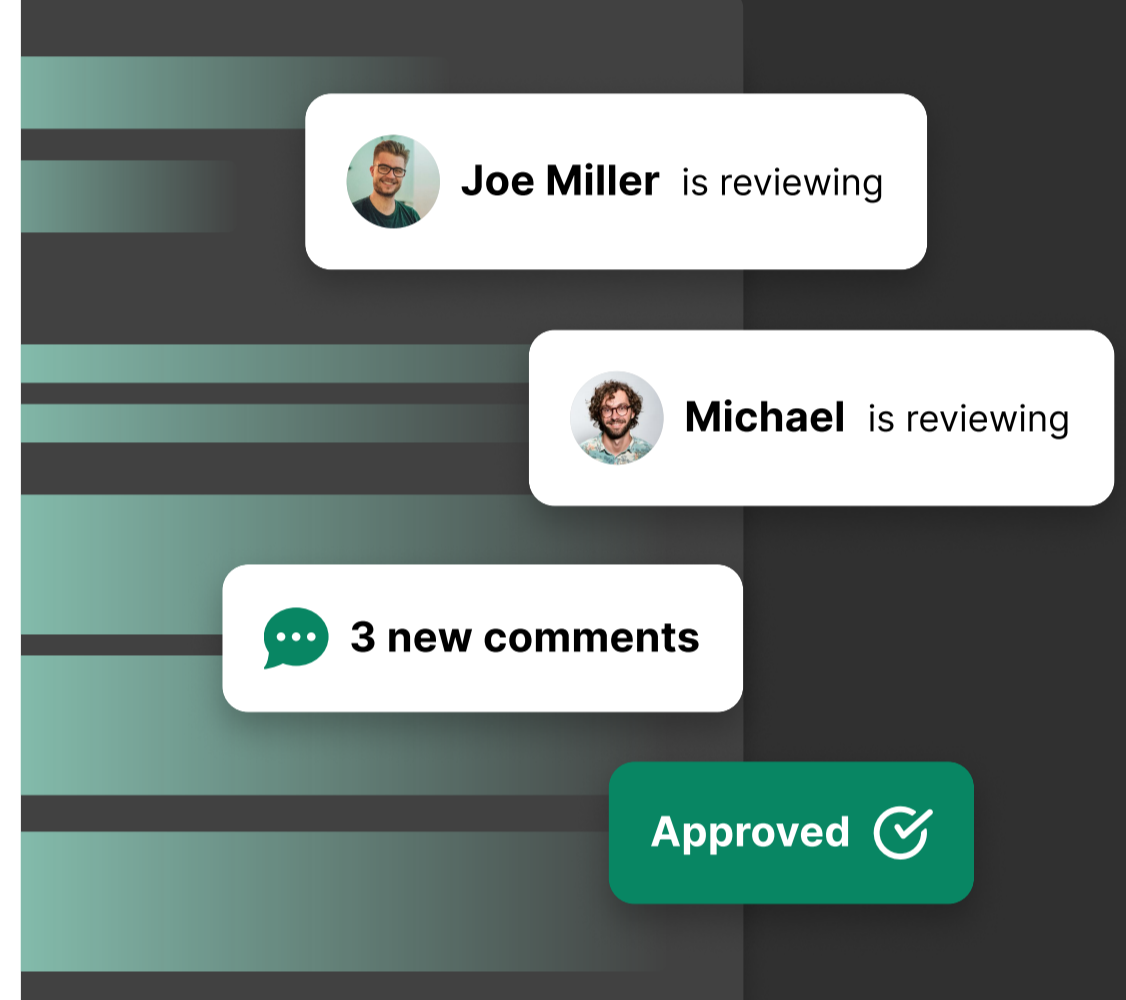
1. Auto-Draft Claim Notices and Letters:

Kyber can auto-draft claim notices in seconds, providing fully ready-to-review drafts that save adjustors many hours each day. Letters drafted by Kyber are comprehensively written notices like Reservation of Rights or Letter of Declination, complete with the claimant/policyholder details, claim narrative, specific policy language, summary header, footer and custom formatting.

Our AI, specifically trained to make sense of complex insurance policy documents, analyzes the policy documents and endorsements for any given claim and instantly extracts the right language that needs to go in a given letter. This saves adjusters the need to do that manually every time they need to send any claim notice.



2. Real-Time Collaboration and Review Workflow:



Kyber offers a real-time collaboration and review workflow that allows adjustors to collaborate on these letters and reviews smoothly, ensuring quick and efficient approvals. Team leaders can set up customizable review requirements for the templates to ensure the adjusters follow those requirements to approve each letter.

Moreover, the workflow is customizable for different

lines of business and gives each team the flexibility to set it up according to their unique business and process needs.

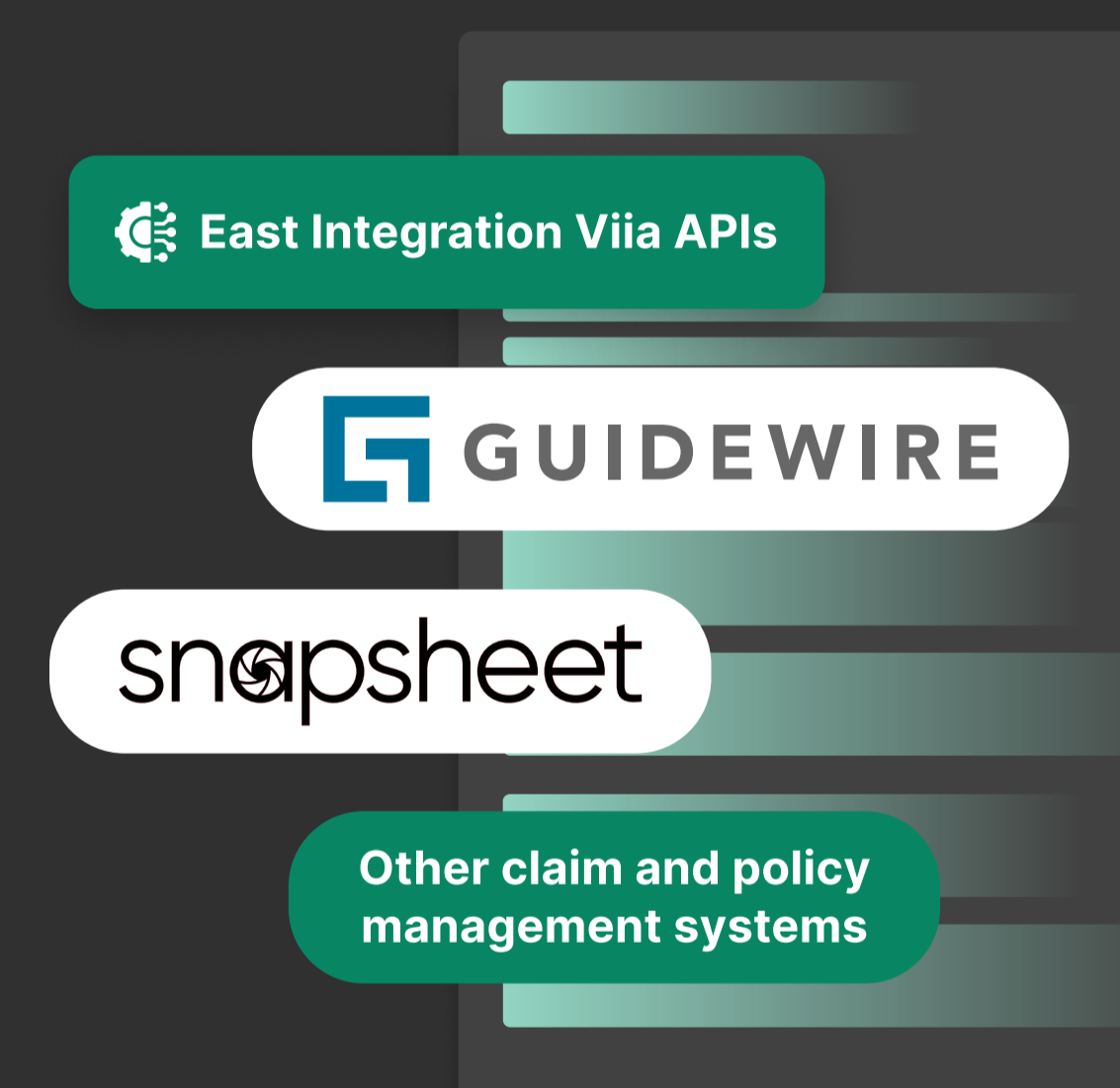
All actions are stored and traced back to the individual letters and claims. Teams can easily access each claim letter's audit trail through our reporting features.

3. Integration with Claim and Policy Management Systems:

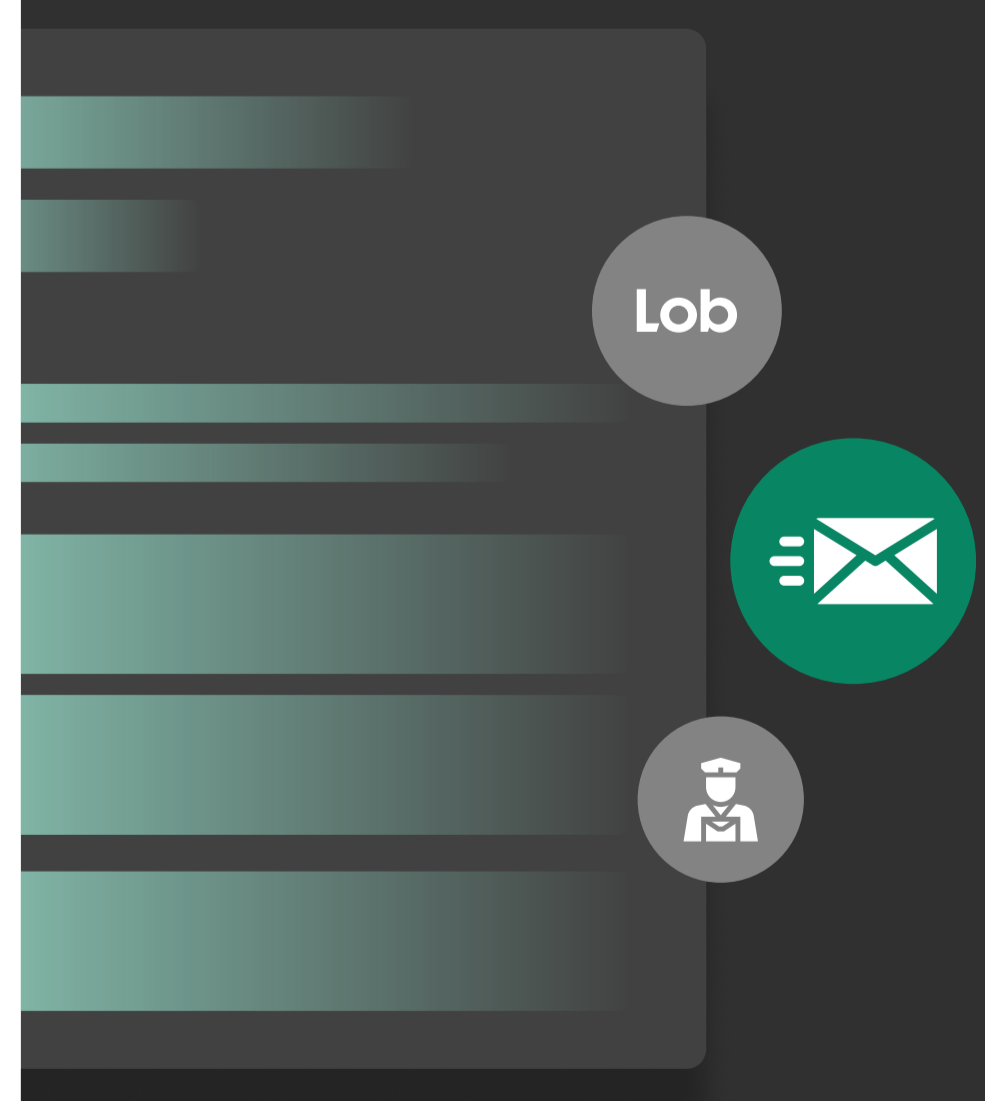
Kyber integrates with major claim and policy management systems, such as Guidewire and SnapSheet. This ensures that we can easily generate notices and deliver those right to the systems where you work your policies and claims.

Our APIs provide an easy way for this integration which

we completely manage for our customers. This ensures that you spend your engineering bandwidth on your critical projects while we make Kyber available to you where you want it.



4. Integration with Mailing Partners:

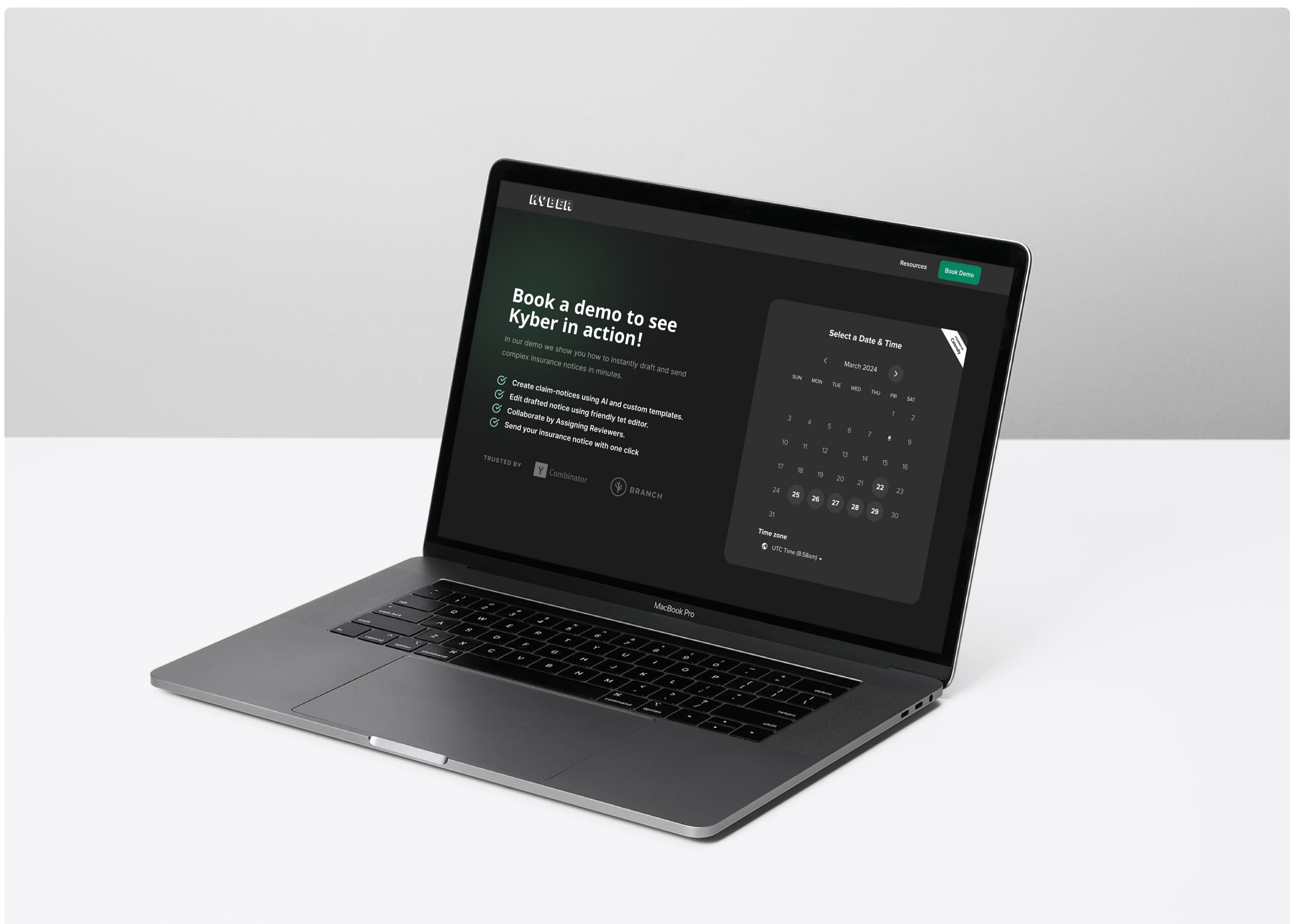


Kyber integrates with mailing partners like LOB to send notices through physical mail or electronically, ensuring timely and efficient communication. We are also happy to integrate with new partners you might work with - we got you covered.

Summary

By using Kyber, claim adjusters save more than 25% of their time, allowing them to focus on more critical tasks and things they enjoy working on. Besides making it more fulfilling for your adjusting team, the efficiency gains saves both money and time that is better spent on more business critical tasks. Finally, Kyber is feature rich and easy to install and can be made available to your adjustor team in days, ensuring a quick and seamless transition to a more efficient claims notification process.

If you are interested in learning more about Kyber, please reach out to sav@askkyber.com or book a demo [here](#).




Book a demo to see Kyber in action!

In our demo we show you how to instantly draft and send complex insurance notices in minutes.

Book Demo

KYBER

Sending claim notices is tedious for claim adjustors. That changes now with Kyber's AI and collaboration platform that is purpose built for claim adjustors.

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