

# Taking Ownership of Your Claims & Underwriting System

Tuesday, October 24<sup>th</sup> | 1:00 PM

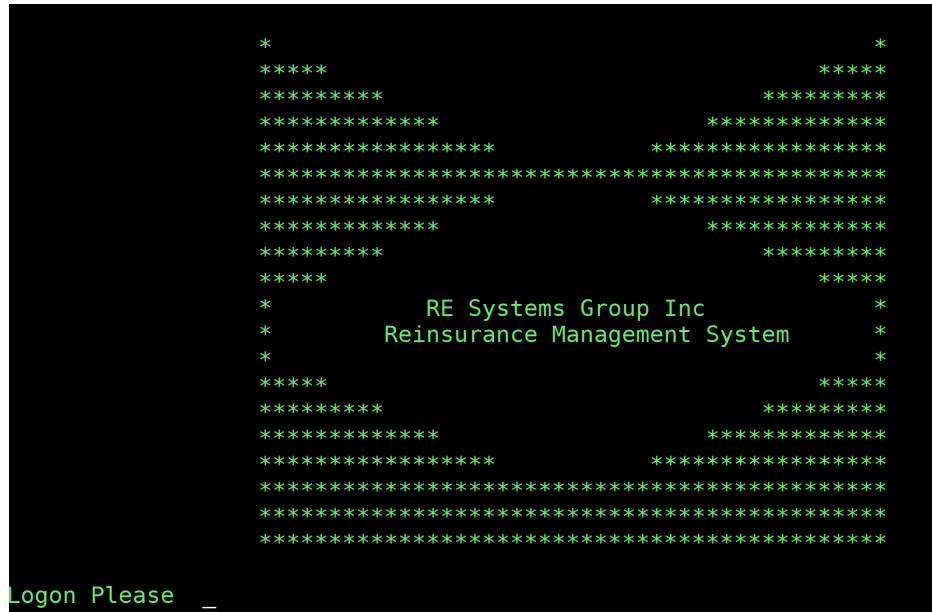


# What system did you replace?

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## NLC Mutual

- Claims & Underwriting System (RSG)



## Oregon

- Underwriting System (Navrisk)
- Claims System (Riskmaster)
- Benefits Enrollment System (Benefitsolver)

# How did you come to this decision?

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## NLC Mutual

- Current system was no longer being updated
- Poor data entry system
- Difficult reporting capabilities
- Lack of cross-system integrations
- Increasing Operational Risk

## Oregon

- Escalating and unpredictable costs
- Integration with in-house systems
- Requirements or bug fixes with no timelines
- Limited reporting capabilities
- Did not fit the pooling model

# How did you select a new vendor?

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## NLC Mutual

- Created RFP that solicited commercial “Buy” product solutions as well as custom software development “Build” solutions
- After surveying market of commercial offerings in the reinsurance space, only few were suitable either due to high costs and/or legacy technology models
- Found a development firm that had insurance experience and modern technology stack
- Favorable contract terms for custom software development
  - Code Ownership, Monthly Contract

## Oregon

- Process the same for each system.
- Atlas and Compass were built by the same firm.
- BES built by a different firm.
- Balance the best firm vs knowledge in your industry.
- Technology stack that we could support.

# Maverick Screenshots

NLC

HomeAssumed▼RetrocessionClaimsAccountingAdmin▼Reports

Contracts

Q Search

FILTER BY LOB

DELETE

<input type="checkbox"/>	CONTRACT	POOL CODE	STATUS	EFFECTIVE	MODIFIED
<input type="checkbox"/>	2023-AK-WC-1	AMLJIA	In-Force	07/01/2023 - 07/01/2024	6/12/23, 3:28 PM
	PREMIUM TOWER	SUB-LOB	LIMIT	RETENTION	TOTAL GROSS PREMIUM
	\$1.25M x \$750K	WC	\$1,250,000	\$750,000	\$887,165
<input type="checkbox"/>	2023-AZ-WC-1	AMRRP	In-Force	01/01/2023 - 01/01/2024	4/10/23, 4:34 PM
<input type="checkbox"/>	2023-AR-P-1	AMLMP	In-Force	01/01/2023 - 01/01/2024	4/10/23, 11:11 AM
<input type="checkbox"/>	2023-AR-P-2	AMLMP	In-Force	07/01/2023 - 07/01/2024	7/18/23, 9:31 AM
<input type="checkbox"/>	2023-WA-L-1	AWCRMSA	In-Force	01/01/2023 - 01/01/2024	10/5/23, 5:00 PM
<input type="checkbox"/>	2023-WA-L-2	AWCRMSA	In-Force	01/01/2023 - 01/01/2024	10/5/23, 4:58 PM
<input type="checkbox"/>	2023-WA-P-1	AWCRMSA	In-Force	01/01/2023 - 01/01/2024	4/10/23, 12:05 PM
<input type="checkbox"/>	2023-OR-L-2	CIS/OPEEP	In-Force	07/01/2023 - 07/01/2024	10/5/23, 5:02 PM
<input type="checkbox"/>	2023-OR-L-1	CIS	In-Force	07/01/2023 - 07/01/2024	7/5/23, 4:52 PM
<input type="checkbox"/>	2023-OR-P-1	CIS	In-Force	07/01/2023 - 07/01/2024	7/10/23, 4:26 PM
<input type="checkbox"/>	2023-CO-L-1	CIRSA	In-Force	01/01/2023 - 01/01/2024	9/5/23, 9:31 AM
<input type="checkbox"/>	2023-CO-WC-1	CIRSA	In-Force	01/01/2023 - 01/01/2024	3/17/23, 10:00 AM
<input type="checkbox"/>	2023-CT-L-1	CIRMA	In-Force	07/01/2023 - 07/01/2024	8/16/23, 10:00 AM
<input type="checkbox"/>	2023-CT-P-1	CIRMA	In-Force	07/01/2023 - 07/01/2024	7/31/23, 10:00 AM
<input type="checkbox"/>	2023-FL-P-1	FMIT	Endorsed	04/01/2023 - 04/01/2024	3/31/23, 10:00 AM
<input type="checkbox"/>	2023-FL-P-1-E1	FMIT	In-Force	05/01/2023 - 04/01/2024	8/21/23, 10:00 AM
<input type="checkbox"/>	2023-FL-P-2	FMIT	Endorsed	04/01/2023 - 04/01/2024	3/31/23, 10:00 AM

Claim Financials

NEW PAYMENT REQUESTUPDATE FINANCIALS

Pool Reserves

LOSS TYPE	POOL PAID	POOL O/S RESERVE	POOL INCURRED	ACR	G/U INCURRED
Loss	\$0.00	\$345,448.00	\$345,448.00	\$0.00	\$345,448.00
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$0.00	\$345,448.00	\$345,448.00	\$0.00	\$345,448.00

NLC Reserves

LOSS TYPE	NLC PENDING	NLC PAID	NLC O/S RESERVE	GROSS INCURRED
NLC Loss	\$0.00	\$0.00	\$0.00	\$0.00
NLC LAE	\$0.00	\$0.00	\$0.00	\$0.00
NLC Misc. Loss	\$15,000.00	\$0.00	\$15,000.00	\$15,000.00
NLC Misc. LAE	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$15,000.00	\$0.00	\$15,000.00	\$15,000.00

Claim Tower

LAYER	PART %	NLC LIMIT	EXCESS OF	GROSS INCURRED
Unceded	20%	\$25,000,000.00	\$500,000.00	\$0.00

NLC

HomeAssumed▼RetrocessionClaimsAccountingAdmin▼Reports

Claims

2022-TN-P-C11

PEP (Public Entity Partners)

Claim

Claim Details

MEMBER\*  
Tennessee

POOL CODE\*  
PEP

POOL NAME\*  
Public Entity Partners

LOB\*  
Property

DATE OF LOSS  
8/12/2023

DATE CLAIM  
None

DATE REPORT  
None

DATE REPORT  
10/13/2023

Notes

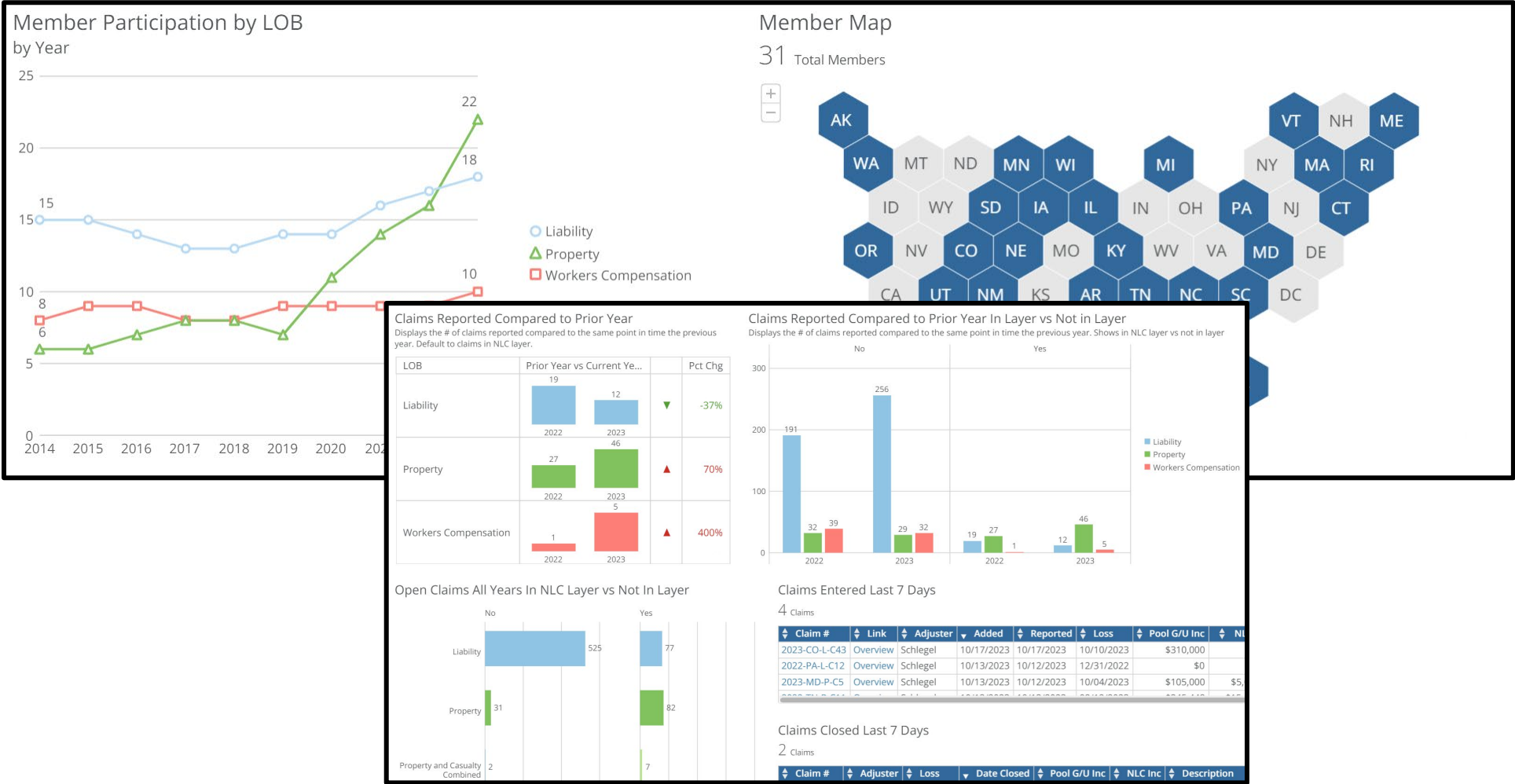
B I U S

ACTIVERESOLVED

Michael Schlegel  
10/16/23 1:23 PM  
Requested \$5,062.16 payment from NLC Mutual for Sedgwick bill of \$25,310.80.

Michael Schlegel  
10/12/23 10:28 AM  
Various members were affected by a series of storms between August 12 and 15th, 2023.  
The Pool does not expect this to reach the retention.

# Maverick Reporting in Domo



# How has it improved your operations?

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## NLC Mutual

- Massive time savings with claim management, financial processing, and subsequent reporting
- Data integrity is much improved
- Fewer manual calculations that reduces chance for human errors
- Reduced burden on claims team and accounting functions
- Improved access to data and reporting capabilities
- **Control and ownership of platform**

## Oregon

- Increase in user and member satisfaction
- Reallocate resources
- Updates that are meaningful to you
- Integrations with internal systems
- Richer reporting capabilities
- Critical issues solved much faster



# What were some of the biggest challenges?

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## NLC Mutual

- Understanding of existing landscape
  - Holes in historical data
  - Siloed work processes
  - Willingness to abandon old processes
- Managing Scope Creep
  - Balancing needs vs wants in initial release
  - Budget planning and communication
- Dedicating time for testing (major)
  - Often not singular role
  - Often time sensitive
- Resources can and do change
- Determining actual business rules

## Oregon

- Translating user desires to technology
- Managing scope creep
- Managing complexities with brain drain
- Managing timeline with budget
- Discovering exceptions to rules
- Managing maintenance moving forward
  - Security
  - Audit
  - Enhancements & Bug fixes

# What advice do you have for others?

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## NLC Mutual

- Understand internal risks!
  - Organizational Commitment - Get complete buy-in if possible but plan for obstacles
  - Understand human behavioral characteristics and tendencies
  - Deadlines come quick. Plan for extra time when possible
- Identify internal subject matter experts
  - A core team with departmental representatives will likely be needed throughout. Workloads may be heavy
- Clearly define internal roles and expectations
  - Set project management responsibilities with vendor
- It is **HARD** but **VALUABLE** work

## Oregon

- Build something that will last
- Select firm with experience in tech you know
- Commitment from staff to invest time
- Insist on iterative rollout
- Insist on a modern system infrastructure
  - API
  - UI
  - Data Layer

# Questions?

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