Claims Adjuster Workload Optimization

Client
Commercial Insurance Provider in Atlanta, Georgia

Industry
Commercial Property Liability Insurance

Solution
AI-Enhanced Claims Assignment Adjuster Support Platform

Challenge

Atlanta commercial insurer with 15 adjusters handling 22,000 annual claims faced uneven workload distribution causing 18-day average processing times for complex claims, $2.1M annual costs from adjuster overtime and case reassignments, inconsistent claim valuations across adjusters with varying experience levels, difficulty matching claim complexity with adjuster expertise, and customer complaints about delayed responses during peak claim periods.

AI Consulting Approach

• Adjuster Performance Analysis: AI consultants analyzed historical claim assignments, processing times, and adjuster specializations to identify workload optimization opportunities using existing claims data and basic resource allocation algorithms.

• Intelligent Assignment Implementation: Machine learning models processing claim characteristics, adjuster expertise, current workloads, and historical performance to optimize claim assignments and improve processing efficiency.

AI Solution

• Smart Claims Assignment: AI application analyzing claim complexity, adjuster expertise, current workloads, and geographic proximity to optimize case distribution across the adjuster team

• Case Complexity Scoring: Simple algorithm evaluating claim characteristics, policy details, and historical patterns to predict resource requirements and processing time

• Adjuster Performance Analytics: Basic system tracking individual adjuster efficiency, specializations, and training needs to improve overall team performance

• Workload Balancing Dashboard: Real-time visualization showing adjuster capacity, pending cases, and recommended reassignments to prevent bottlenecks

Implementation (18 weeks total)

• Workflow Analysis (3 weeks)

• Assignment Algorithm Development (7 weeks)

• System Integration (6 weeks)

• Testing Training (2 weeks)

Key Results

Processing Efficiency:
• 11-day average processing times for complex claims (vs. 18 days), $1.4M reduction in overtime and reassignment costs, improved adjuster utilization rates

Quality Improvements:
• 45% reduction in claim valuation inconsistencies, better matching of adjuster expertise to claim requirements, enhanced customer response times

Business Impact:
• $1.9M annual value creation, improved adjuster job satisfaction, 165% consulting ROI, strengthened claims processing capabilities

Technologies:
• Machine learning assignment algorithms
• workload analytics dashboard
• claims management system integration
• performance tracking tools