



Elephant Auto Insurance Speeds Claims Processing with DocuSign

Summary

- Cuts up to 3 days off turnaround time for every DocuSigned claim
- Helps to reduce costs
- Enhances claims experience for customers

Founded in early 2009, Elephant Auto Insurance is a direct-to-consumer (web and phone) automobile insurance company that is in four states and rapidly expanding. As a division of the highly successful Admiral Group plc., Elephant has been saving money for thousands of customers nationwide, and has become known for providing great service and prices. Seeking to provide an even better experience for customers, Elephant began using DocuSign in the claims process in an effort to help streamline processing and to try and reduce costs.

Challenge

Like many growing businesses, Elephant Auto Insurance found many of its paper processes in place were slow and slowed significantly as volume increased. The insurance company was using postal mail to send claims documents to its customers, but this process meant days and at times, weeks of waiting for correspondence before finalizing the claim. Elephant wanted a better way to exchange documents with its customers.

Solution

Upon hearing good things about DocuSign in their Customer Service department, Elephant's Claims department began using DocuSign to try and increase the efficiency and help streamline processing of auto insurance claims.

Results

Elephant implemented DocuSign for eight of its most frequently used forms. These forms are sent by claims processors directly to the customer's email address. All



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Kevin Hudgins
Claims Manager

forms have been tagged to show the customer where to sign, initial or insert other information, and forms cannot be sent back until all fields are complete. Once completed, the signed documents are imported to the claim file.

Elephant has reduced turnaround time by up to three days on average for every DocuSigned claim, providing faster service and claims processing for customers.

"We chose DocuSign because in insurance claims, turnaround time is important," said Kevin Hudgins, Claims Manager at Elephant Insurance. "The easier we can make the process for our customers and for us, the better. The quicker we get completed forms back, the quicker we can look to process the claim. Using DocuSign in the claims process is much more efficient."

Beyond providing a fast experience for customers, Elephant found that using DocuSign has helped to reduce indemnity payments and expense payments when handling a claim. As Hudgins points out, "If an insured is in a rental car, faster claims processing helps Elephant reduce the length of that rental."

The process also saves on people time within the company. "When we were using paper forms for claims, an employee needed to sort the mail, scan documents,



and put them into the claim file," said Hudgins.
"Anything we can do digitally we want to because it saves time, money, and material expenses—and that's better for us and our customers."



The Global Standard for eSignature

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