



# CASE STUDY

*Embrace Pet Insurance Saves **\$6,000** per Month and Reduces Time Required to Process a Claim by **80%** with InRule and Microsoft Dynamics CRM*

## BENEFITS



Reduces the time required to adjudicate a claim from over 5 minutes to less than 1 minute



Optimizes use of resources and subject matter expertise



Significant reduction in development time



Vastly improved data quality issues caused by human error



Creates a reporting mechanism for data that was previously not available in the manual process

**Embrace Pet Insurance** is a privately held insurance company that provides accident and illness coverage to dogs and cats in the United States. Located in Beachwood, Ohio, Embrace sold its first policy in October 2006 and now has over **15,000 policyholders with over 19,000 pet policies in-force.**

## CHALLENGE

Prior to using the current solution, Embrace used EXCEL to run all prior paid calculations specific to claims processing. The entire process was manual and resulted in a significant amount of human error.

## SOLUTION

The current solution allows Embrace to store all claim invoice data directly into CRM without the need for a manual process.

## PROJECT OVERVIEW

Embrace was an early adopter of Dynamics CRM, having started using the product in 2006. There are currently two applications that use InRule, the Quote Engine Application and the Claims Management Application. The Quote Engine Application generates quotes for insurance premiums online.

The Claims Management Application:

- Calculates all prior paid claims
- Identifies claims missing information or in a waiting period
- Performs invoice calculations
- Generates an explanation of benefits

95%

WOULD  
RECOMMEND  
INRULE TO A  
COLLEAGUE

Embrace previously used EXCEL to run all calculations for claims processing and encountered the following issues:

- All coverage terms had to be found in CRM and manually input to an EXCEL file
- Too much room for human error
- Utilized experienced resources for a non-value add activity
- No way to do reporting on data saved within individual EXCEL files
- Process was not an efficient use of time

InRule's solution allows Embrace to store all claim invoice data directly into CRM with the following benefits:

- Reduces the time required to adjudicate a claim from over 5 minutes to less than 1 minute
- Monetary **savings of approximately \$1.50/claim**. With ~4,000 claims/month, that means an average of **\$6,000 per month in savings**
- All prior claim-paid amounts and invoice totals calculated through InRule and saved into CRM
- Coverage terms pull directly from the parent entity and put into InRule rule set
- Error checking applies to claims to notify adjusters of possible mistakes, prior to completing the claim
- The ability to run asynchronous rule engine validation using JQuery Ajax

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