

# Automation of Insurance Claims



Dave Jaw | May 24, 2019

Rev2 2019

**tru**panion™  
Medical insurance for the life of your pet.



trupanion™

## Outline

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- Our company
- Pet health insurance space
- Claims Process
- Modeling
- Implementation
- Managing the human side

# About Us

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Founded in 1999

~700 Team Members

~500,000 Policy Holders

Seattle, WA





# Pet Insurance Industry

\$1bn in premium per yr

1% Market penetration in USA

25%+ Penetration in UK

20% YoY industry growth rate





# Claim Reimbursement

## TRADITIONAL REIMBURSEMENT MODEL: PET OWNER PAYS 100% AT TIME OF VISIT



## TRUPANION'S VET DIRECT PAY CLAIMS PROCESS: PET OWNER PAYS 10% OF ELIGIBLE CLAIMS AT TIME OF VISIT

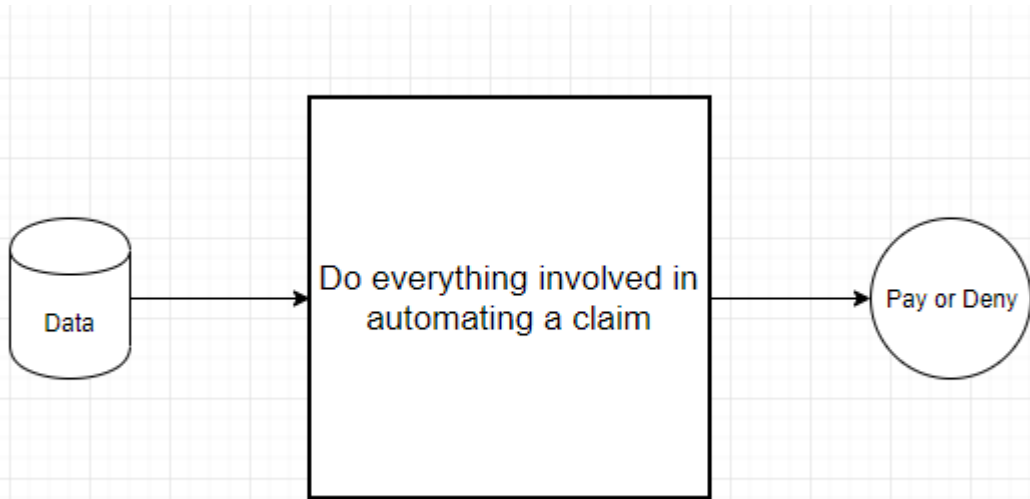


# Invoice Data

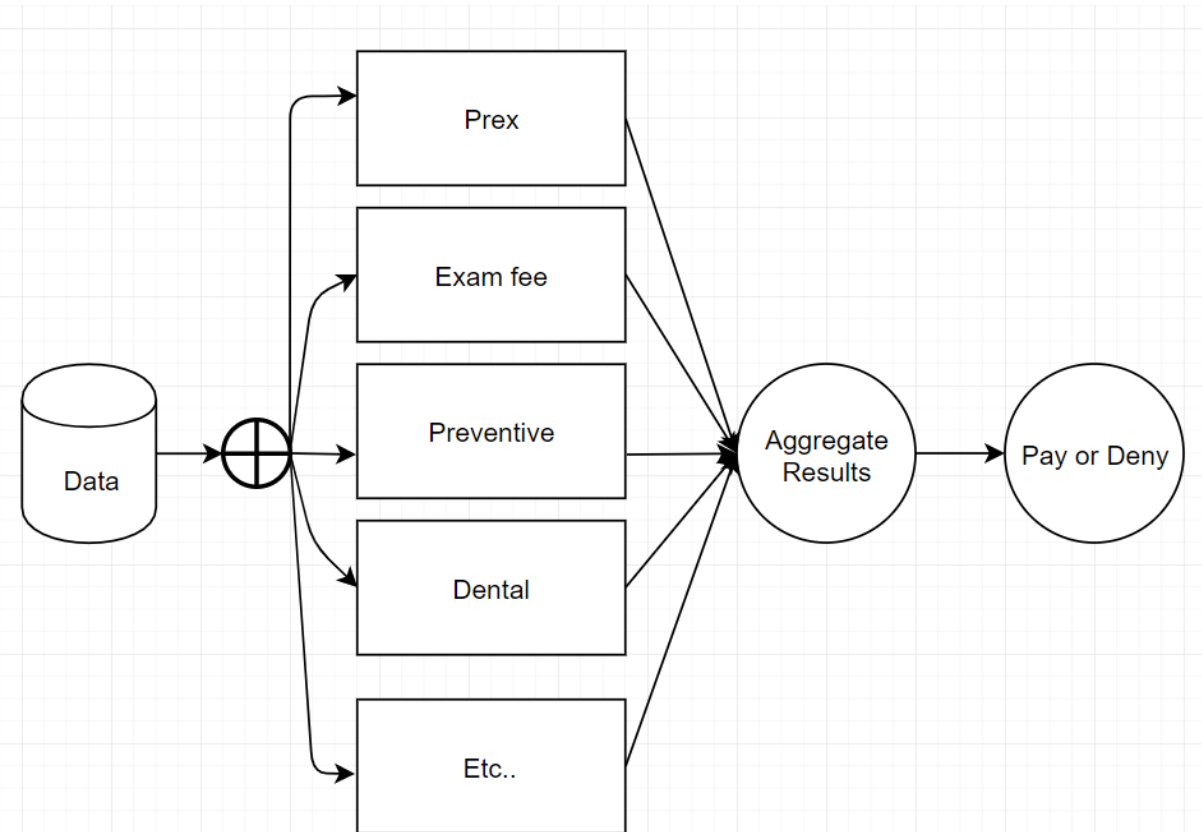
		Invoice / Estimate: 126503 Date: 05/07/2019		
		<b>Carmela</b> Dog Dachshund - Standard Smooth Haired Tag:T555202	<b>Age:</b> 12-21-2007 <b>Sex:</b> F  <b>Weight:</b> N/A	
<b>Treatment Information</b>				
Reason for treatment: Not doing right,		Due to an accident?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Date of first signs: 05-01-2019				
<b>Date</b>	<b>Service/Item</b>	<b>Qty</b>	<b>Price</b>	<b>Amount</b>
05/04/2019	Carmela: GGT - INCREASE	1	0.00	0.00
05/04/2019	Carmela: ALP - INCREASE	1	0.00	0.00
05/04/2019	Carmela: ALT - INCREASE	1	0.00	0.00
05/07/2019	Carmela: Presented for Abdominal Ultrasound	1	0.00	0.00
05/07/2019	Carmela: Re-Evaluation / Recheck	1	0.00	29.00
05/07/2019	Carmela: Medical Waste Disposal (Outpatient)	1	0.00	2.20
05/07/2019	Carmela: Dexamethasone Suppres. Test (3 Samples)	1	0.00	245.63
05/07/2019	Carmela: Lab. Shipping/Biohazard Handling	1	0.00	28.80
05/07/2019	Carmela: Abdominal Ultrasound (In-House)	1	0.00	169.50
05/07/2019	Carmela: Ultrasound ( Abdominal ) Interpretation	1	0.00	234.00
05/07/2019	Carmela: Denamarin Medium Dog (13 to 34lbs) #3053	1	0.00	66.28
Subtotal				775.41
Discounts/Adjustments				-0.00
Tax				7.62
Net Invoice				783.03
<b>Payments</b>				
Total Payments				0.00

# Modeling

Then



Now





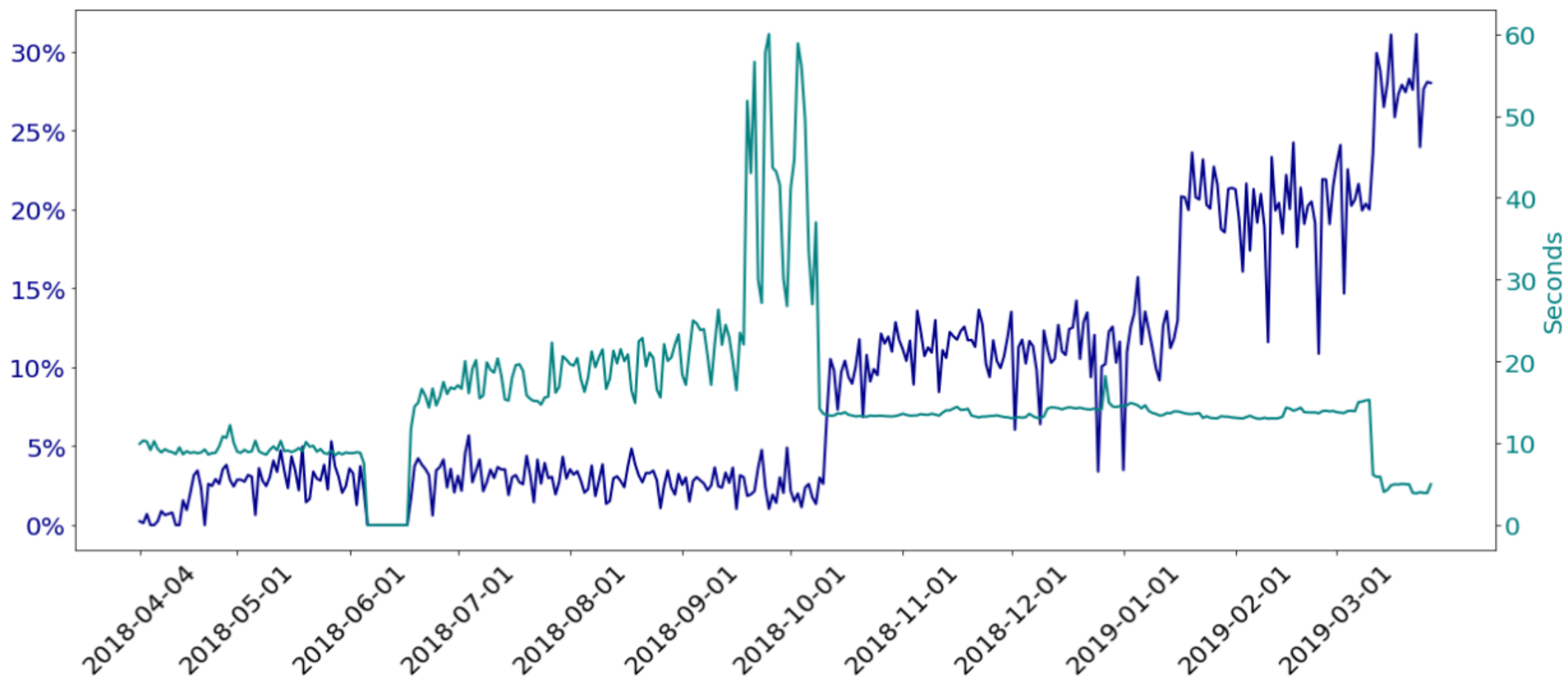
# Deployment

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- Working with IT/Engineering
- Choosing to use Domino



# Impact





## The Human Side

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- Talking about Automation
  - “Am I going to lose my job?”





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Thank you!  
Questions?