

Enhanced protection for victims of traffic accidents – a review of processing times and information

Conclusions and measures

FI is following up its report “*Stärkt skydd för trafikskadade*” [Enhanced protection for victims of traffic accidents] (2003:1), in which FI urged insurance companies to:

1. Supplement their information to road traffic victims with an estimate of how long it will take to process the claim
2. Improve their statistics
3. Raise the competence of claims adjusters
4. Draw up guidelines for medical documentation

The companies have responded to the FI report published in 2003 by increasing the number of claims adjusters in order to shorten processing times. The companies have also transferred more cases with long processing times (>3-10 years) to the Road Traffic Injuries Commission. Insurance companies must invest more resources and improve efficiency in order to shorten processing times. Overall, however, the trend of increasing processing times has continued. FI still views the situation as unsatisfactory and expects the industry to show clear signs of improvement with regard to processing times in the near future.

The review reveals that the companies have not achieved the quality of information sought by FI in the 2003 report. FI considers it to be of utmost importance that victims of road traffic accidents receive comprehensive information about the regulations and criteria that steer decisions and compensation amounts, and understand all essential aspects of the claims process. The companies believe that they have improved the information contained in their brochures. However, FI does not consider brochures in themselves to be a sufficiently efficient information channel. Better communication with the injured party would likely result in a reduction in the number of reassessments and decision appeals.

All insurance companies have some form of complaints manager and also conduct customer satisfaction surveys. However, only four in eight companies specifically target victims of traffic accidents. FI would also like to see investigations made of why some customers are dissatisfied, as it regards such information as valuable. FI will therefore, jointly with the Swedish Consumers Insurance Bureau, monitor developments with regard to the frequency and type of complaints made. The complaints that FI receives today mainly concern shortcomings with regard to how customers are treated and a lack of clear information.

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Some companies still lack a statistical system for following up processing times. It is FI's opinion that companies must be able to monitor and measure their own processes.

If is the only insurance company to provide training for its medical advisors. FI considers that all claims adjusters and medical advisors should undergo the training course arranged jointly by the Swedish Insurance Federation and the Swedish Insurance Medical Association.

FI notes that, since the 2003 report, the companies have successfully persuaded their medical advisors to use the medical documentation forms provided by the Swedish Insurance Federation Committee for Bodily Injury Liability Insurance. These forms also comply with FI's requirements.

The companies must improve their information to injured persons and continue their efforts to shorten processing times. FI considers that the companies should:

- Develop technical support for the claims adjustment process. Both information and statistics could be improved by creating effective communication support so that the injured person is kept updated at each stage of the process. Suggested measures include telephone service or web pages (information portals).
- Improve and prioritize how victims of traffic accidents are treated. The company should be able to give the injured person an estimate of how long the claim will take to settle.
- Introduce internal quality audits for claims adjustment, especially for cases with long processing times.
- Follow up statistical surveys of customer satisfaction among traffic victims, especially cases where customers are dissatisfied with the claims adjustment process. In addition, FI recommends that insurance companies continually develop their statistical methods. The companies should be able to measure all stages in the claims adjustment process, both aspects within the company's control and aspects that require decisions by external bodies.
- Monitor and tighten the quality requirements for claims adjusters and medical advisors by implementing medical insurance training.
- Discuss special follow-up reports relating to road-traffic injuries and other bodily injuries at Board meetings – for example, reports on complaints statistics and cases with long processing times.

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