

**RISK** UNDER  
ONE **ROOF**

2024 **Kōnnect**

Where the  
*magic*  
happens



Where the  
*MAGIC*  
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2024 **KONnect**

# Revolutionizing Claims Processing with Digital Solutions

BETH TOTH

Senior Director, Global Claims   Marriott International, Inc.

# About Marriott Claims

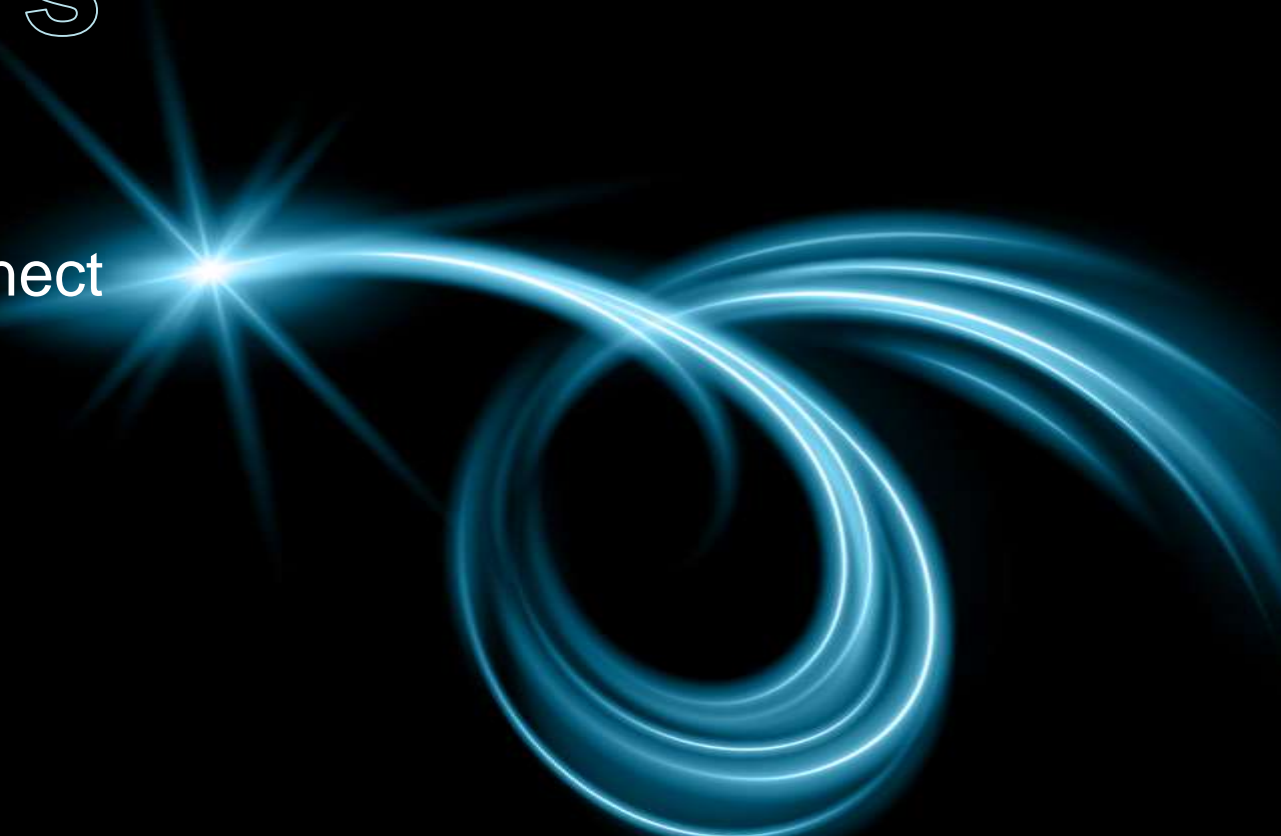
- Self-Insured, Self-Administered
- 3 Regional Claims Offices for US
- Multi-Line Adjusting (WC, AL, GL, EPL and HSTD)
- International Claims Insured / TPAs
- Over 50,000 Claims / Year Globally



# Over 25 Years

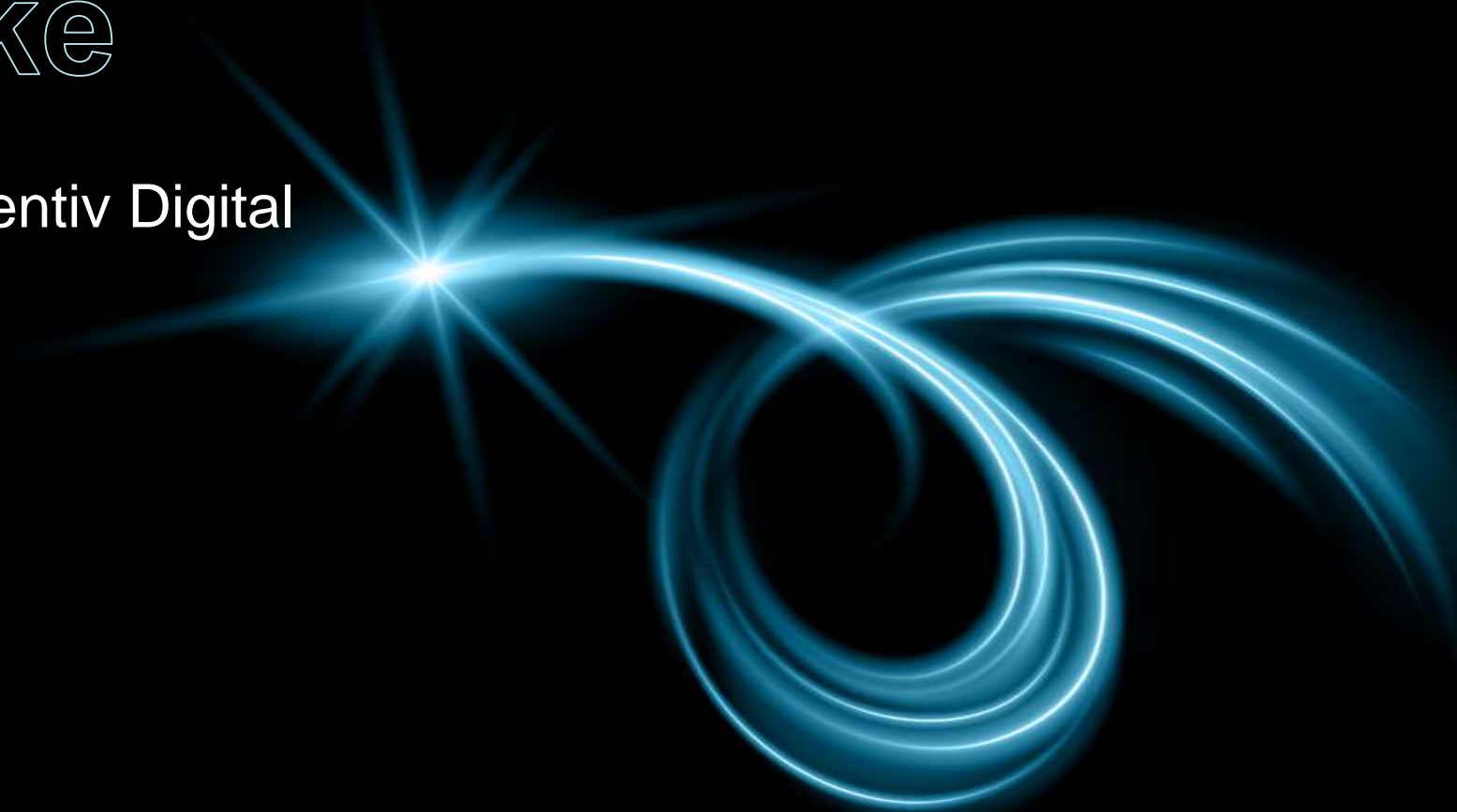
## Partnerships with Ventiv & Riskonnect

- Ventiv Claims Enterprise (CE)
- Ventiv Digital
- Riskonnect System



# Claim Intake

Marriott Process Using Ventiv Digital





# Examination of Business Needs

# Ease of Access & Portability



# Ability to Attach Photos & Reports





# Simplify Decisions for Frontline Users



# Intuitive Questions/Dynamic Logic





# Interfaces with Critical Systems

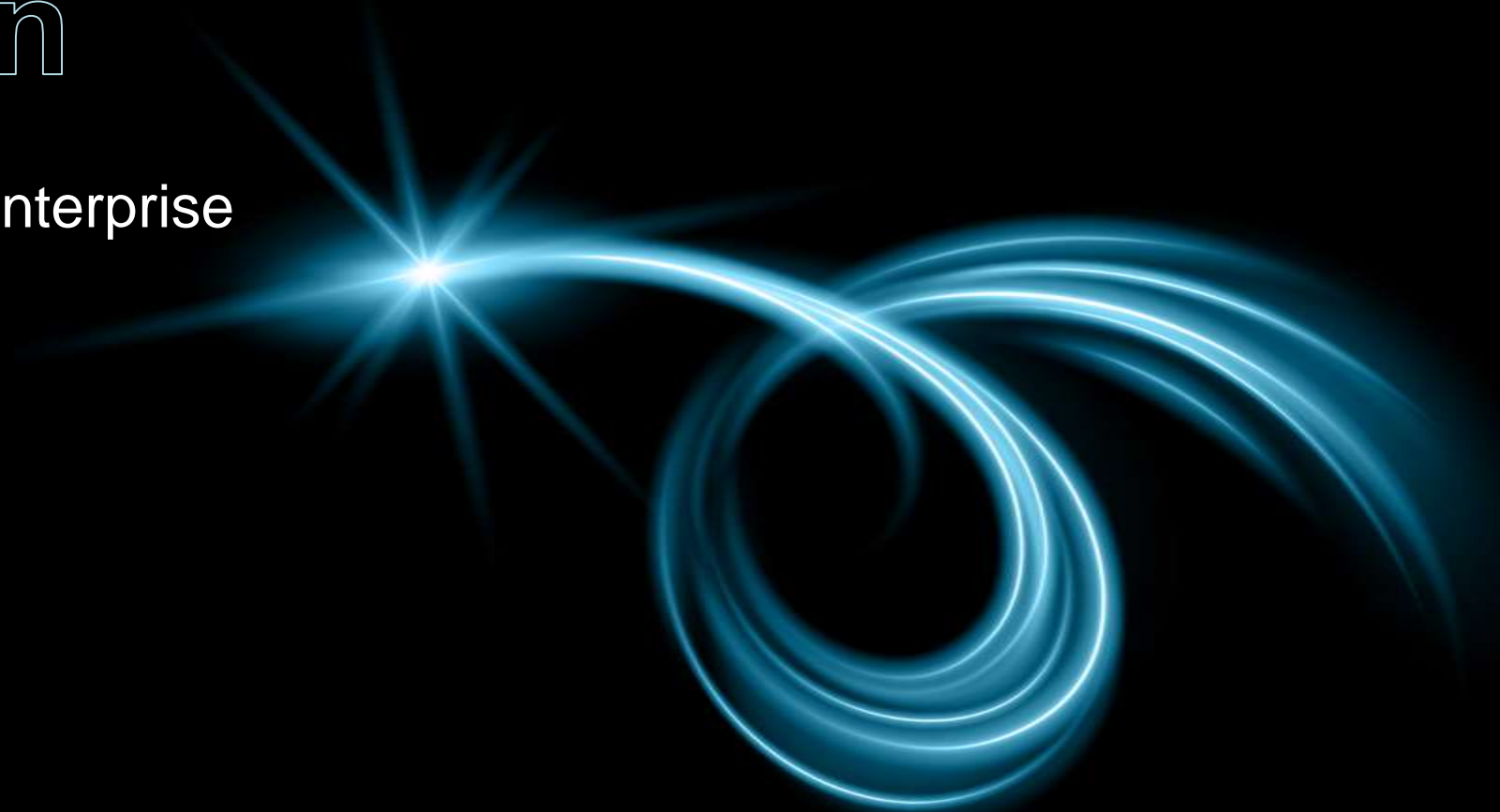
# Claim Submission



- Realtime Notification to Ventiv Claims Enterprise (CE)
- CE Generates Claim Number & Sends Confirmation Email
- Marriott Regional Claims Office received Diary in CE notifying of new claim

# Business Rule Automation

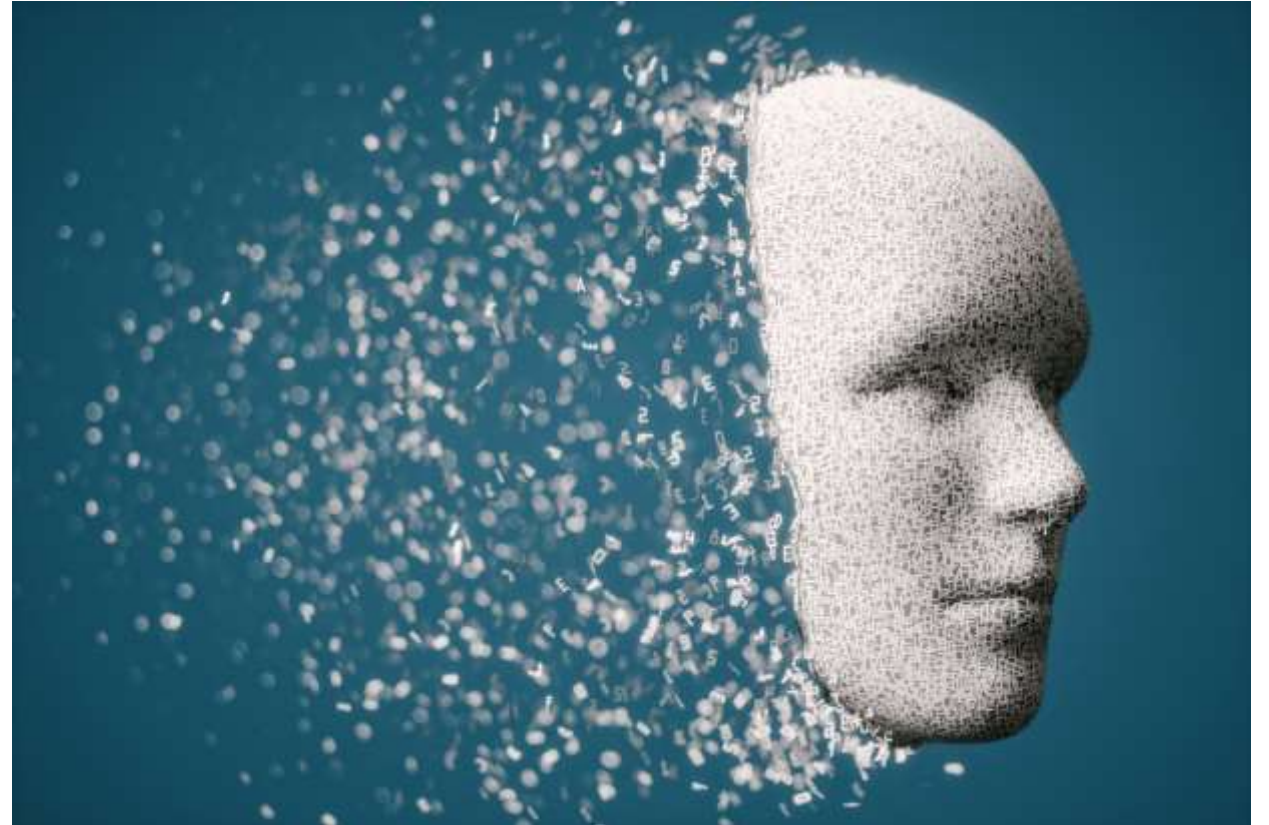
Marriott Uses in Claims Enterprise



# CE Business Rules Automatically...



- Notify Supervisor of New Claim
- Assign small/high-volume claims directly to the claims adjuster
- Set-up claim reserves for small/high-volume claims
- Alert Marriott Nurses of new report for an injured employee





## Other CE Business Rule Uses...

- Alert Claim Handlers of Key Deadlines (e.g. – Report filings due)
- Flag Reserve & Payment Approvals to Supervisors
- Notify Claim Handler when Index “hit” returned

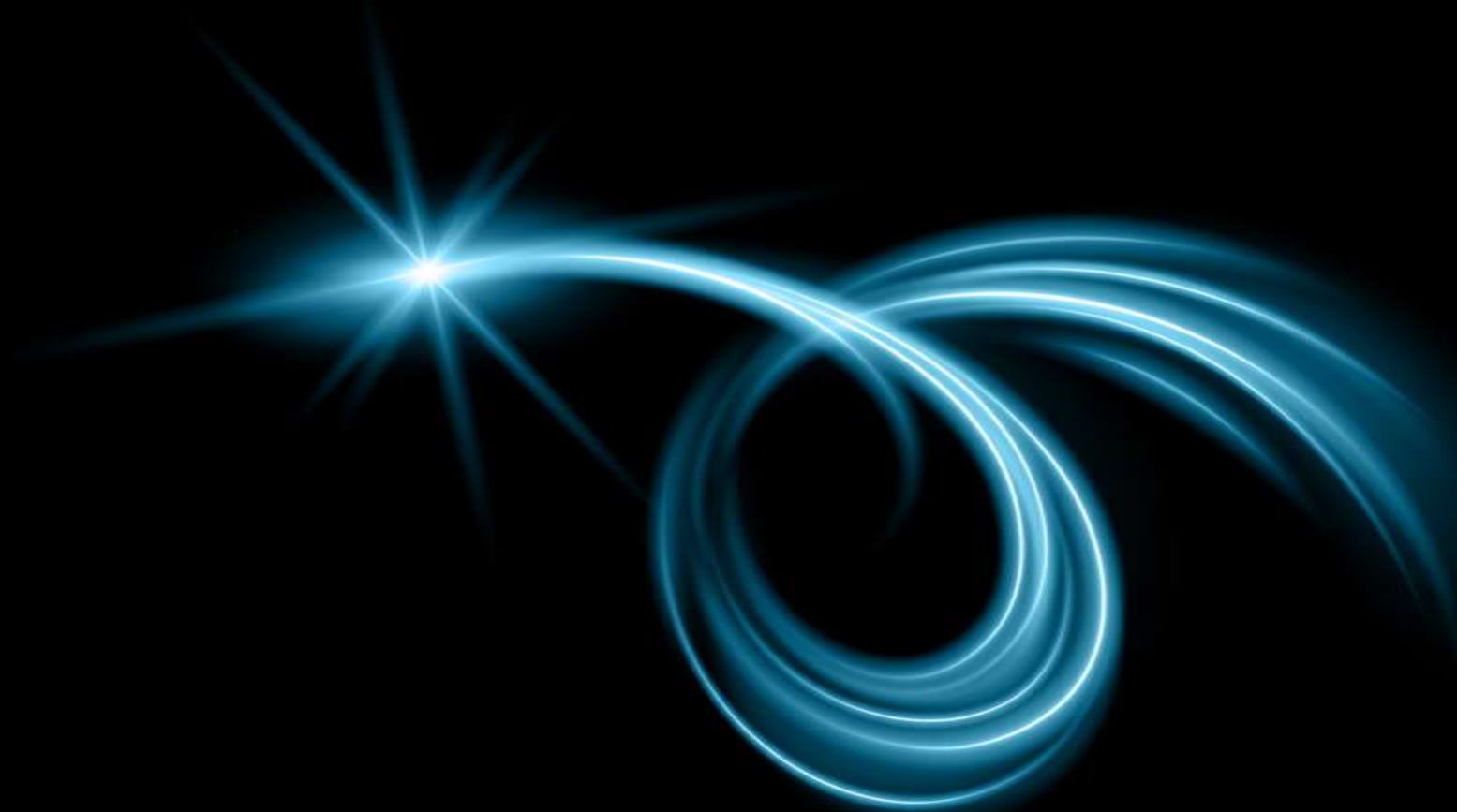
# Benefits of Digital Claim Intake & CE Business Rule Automation

- End user time spent reporting claims reduced
- Instant / real-time notification to Claims Adjusting Office
- Entry errors decreased
- Eliminated Cost of 800 Call-In Service
- 24 / 7 / 365 Availability
- Claims get assigned to the claim handler more quickly
- Overall cost reduction realized on both ends





# Other Automation Initiatives



# Document Imaging

- Use of Outlook QuickParts Templates to transmit emailed documents to Imaging Vendor
- Auto-Indexing / Assignment of Image to Correct Claim in CE
- Ability to Auto-Label Document Images when they come into CE





# AI Deposition Summaries

- Partnering with Court Reporting Vendor to use AI to Summarize Depositions
- Saves Thousands of \$'s per Deposition in Legal Fees



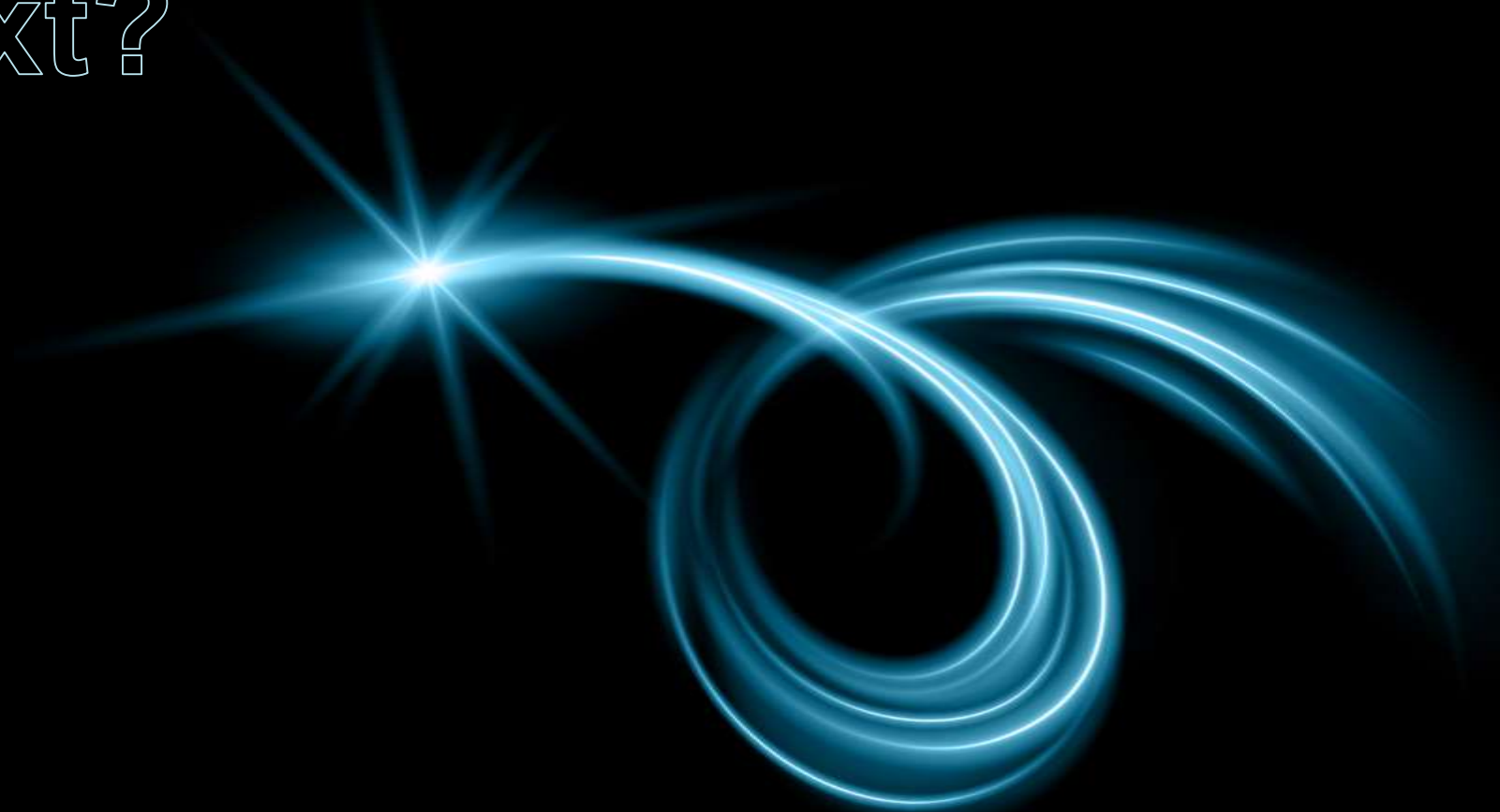
# Legal Bill Review

Integration of Marriott Legal Billing Guidelines into Legal-X System:

- Automatically reduces legal invoices outside of programmed billing rules
- Saves claim handler time to review legal invoices'

# What's Next?

For Marriott



# On the Horizon...



- Predictive Analytics in CE
- Root Cause Analysis
- Expansion of Electronic Claim Payment Capabilities
- Expansion of Ventiv Digital to International Claim Reporting
- AI Triage of New Claims



Questions?



Thank You!



# CONNECT WITH ME.

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