

# Transforming STD and LTD with AI-Powered Claims Guidance



## Background:

Reliance Standard Life, a top 10 group benefits carrier, sought new ways to use data in disability claims management in order to reduce rising expenses and increase claimant satisfaction and examiner impact. Examiners are challenged to identify which claims are ready for immediate action due to complex case data, rising case volumes, lack of real-time case views, and a calendar-driven review process that caused them to be too early, or too late, in taking critical actions.

## Solution:

Acting as an AI-powered co-pilot for examiners, EvolutionIQ's software now reviews and prioritizes Reliance's entire claims book daily to produce actionable guidance. In Short Term Disability (STD), EvolutionIQ's triage software accurately divides claims into three segments: fast track (simple claim decisions), complex, and those with a high likelihood to transition to Long Term Disability (LTD). In LTD, the software reduces time spent on claims with predetermined outcomes and instead refocuses the examiner's attention on LTD claims that have the highest potential for improved work function. The result: claims examiners' expert attention is now focused on impactable claims each day with specific guidance to assist their workflow.

## 8-Figure

Reduction in Claim Reserves

## 4x Increase

In Fast Track Pipeline

## 43% Reduction

In STD to LTD Incidence

## 16% Decrease

In LTD Rejection Due to Better STD Process

## 4x Increase

In LTD Resolutions

# Challenge Details

**Claims Volume:** Reliance needed to scale STD capacity, but worried it would result in higher expenses or longer durations. In LTD, they had a large, growing block of mature claims, but examiners were not being directed to those that were resolution-ready.

**Obsolete Review Models:** In STD, supervisors manually assigned claims to examiners, while in LTD, Reliance's calendar-based model scheduled reviews on a 1 or 2 year cycle, causing examiners to be too late for optimal action.

**Lack of Guidance Tools:** In STD, Reliance assessed injury complexity and duration on a claim-by-claim basis, typically only looking at 1 or 2 factors. Incorrect initial assignments led to disruptive transfers, high LTD bridging and claimant dissatisfaction. In LTD there was a lack of tools to flag resolution-ready claims.

**Lack of Real-Time Views:** In both blocks, not having real time views on new data caused most claims to be handled without a clear understanding of recovery and duration expectations.

**Failure of Previous Solutions:** In both blocks, the alternative solutions Reliance previously deployed failed or delivered false positives referrals.

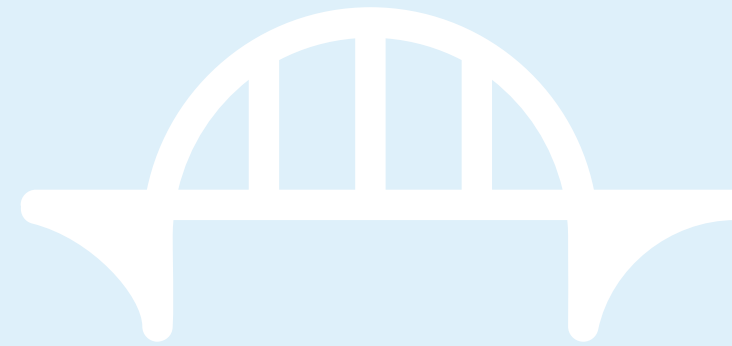
**Expert Examiner Time Wasted:** In STD, examiners had difficulty identifying claims likely to resolve quickly or likely to bridge. In LTD, examiners struggled to segment claims into "inevitable" and "avoidable" classifications – and missed opportunities to resolve claims while still in STD.

**Negative Bottom Line Impact:** Across the portfolio, managers were not able to understand the levels of overpayment in open blocks, resulting in millions of dollars of overpayments accepted annually.

## EvolutionIQ's advanced AI delivers a 7-10x ROI that is immediate, ongoing, and scalable across multiple insurance lines.

**STD**

- 4x Increase**  
In Fast Track Claim Pipeline
- 95% Precision**  
In Assigning Claims to Fast Track Workflow
- 43% Reduction**  
In LTD Claim Incidence From STD Block
- 16% Decrease**  
In LTD Rejection Due to Better STD Management

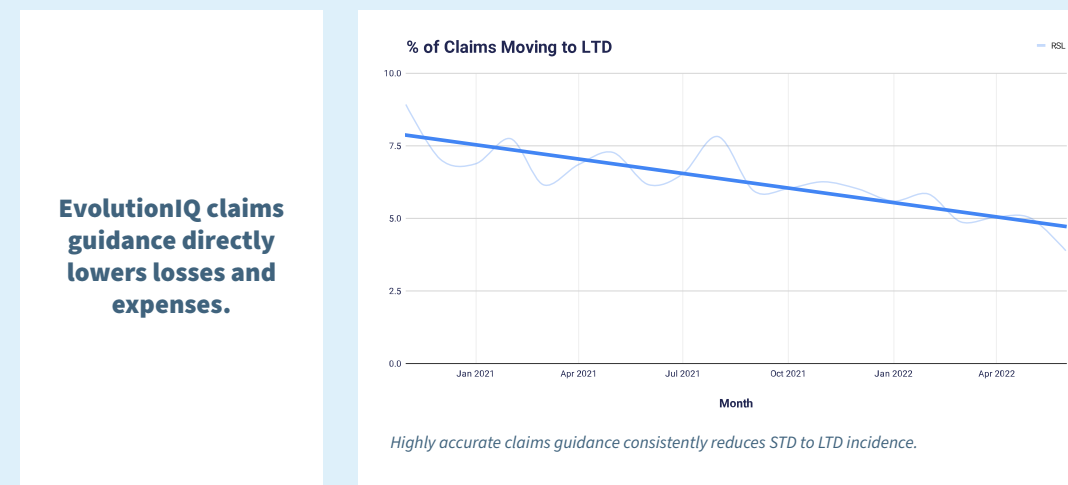


Reducing STD to LTD incidence helps people get the right care earlier and return to work sooner – and it helps carriers reduce costs.

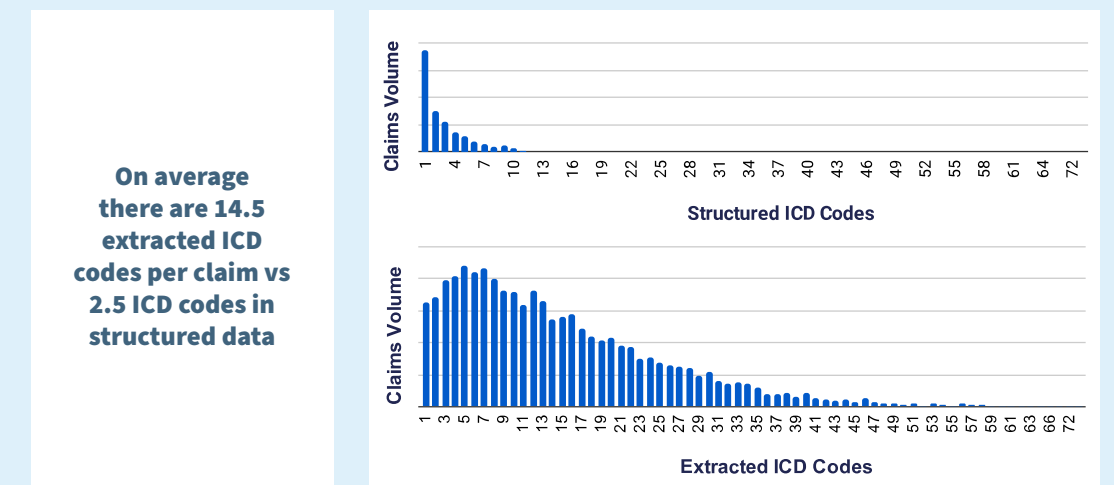
**LTD**

- 4x Increase**  
In Closed Claims in Mature and Stable LTD
- 85% of Referrals**  
Accepted by Senior Examiners for Recertification investigation
- 30% of Referrals**  
Resolved in 3-5 Months vs 5% Previously
- 8-Figure Reduction**  
In Claim Reserves Driven by Effective Resolutions

### Reduced STD to LTD Incidence



### Unmatched Ability to Read Unstructured Data





## Examiners

**Examiners** report higher rates of work satisfaction as they now spend their days assisting resolution-ready claimants transition back to work, assisting claimants in the best course of action for medical recovery, and applying their expertise to the most complex claims – while at the same time directing their attention away from stable cases and thereby not unnecessarily bothering disabled claimants.

**900**  
Examiner hours saved per month due to fewer notes per claim

**17%**  
Fewer touch points on claims

**33%**  
Faster payment of LTD bridged claims, benefiting claimants

**18%**  
Reduction in 'long notes' on STD claims

**9%**  
Increase in deep dive investigations of more complex claims



## Executives

**Executives** now have:

- A clear understanding of the resolution potential across their entire block
- Demonstrated ROI with lower expenses
- The ability to make staffing and planning decisions based on real-time insights
- Additional custom use tools, including settlement automation and C-Suite reporting

“EvolutionIQ provides real-time monitoring and actionable recommendations for our entire book of claims. As a result, our LTD block has shrunk year-on-year and we’re also seeing a dramatic impact on our STD business. We’ve never had improvements like this in operations and bottom line business results. The ROI is real and visible because we’re now engaging the right resources at the right time.”

**Scott Boutin,**  
Chief Claims Officer, Reliance Standard



## About EvolutionIQ

EvolutionIQ is the market leading claims guidance platform for the Disability Industry, with specialized modules serving Short and Long Term Disability in both individual and group lines. EvolutionIQ’s proprietary Artificial Intelligence uses the entire claim file contents, historical claims, and external data to guide claim handlers to their most productive task across the entire claim block, every day.

To request a demo please email us at [sales@evolutioniq.com](mailto:sales@evolutioniq.com)