

FROM PAPER TO E-BUSINESS:  
TRANSFORMING MEDICAL  
MALPRACTICE INSURANCE



Smart

Simple

Secure



BEECHER  CARLSON

A woman with dark hair, wearing a white lab coat, is looking at a computer monitor. The image is overlaid with a semi-transparent blue filter. The text is centered over the image.

ISN'T IT TIME YOU TOOK A CLOSER LOOK AT  
HOW YOUR MEDICAL MALPRACTICE INSURANCE  
IS ISSUED, MAINTAINED AND ADMINISTERED?

 PULSE™

## The Shifting Ground in Healthcare

Everywhere you look, healthcare professionals are focused on finding new systems and operational procedures that improve efficiency and effectiveness without compromising the quality of patient care. At Beecher Carlson, we applaud those who challenge conventional ways of thinking – those who believe that a better solution exists.

We believe that, just like the healthcare industry, technology cannot stand still. It must change as the industry changes. It must support business requirements and drive operational intelligence as expectations for complete transparency, improved efficiency and healthcare modernization are transforming the industry and how business is conducted.

Regarded for our technical prowess and specialized expertise, Beecher Carlson leads all other insurance and risk management brokerages in the development and deployment of innovative technology solutions. Every day, we help our clients bridge the thinking of 'where it is' to 'where it needs to be' in support of their strategic change management initiatives. Indicative of this is our latest invention which automates all functions of the medical malpractice policy lifecycle, allowing doctors to obtain quotes and purchase your product online.

Now, that's change. With medical malpractice insurance being such a paper-intensive process, most believed automation was unrealistic.

At Beecher Carlson, we say it's time for change. It's time for e-business enablement in healthcare insurance.

In the healthcare industry, it's all about change. You know it and live it every day. We understand it and can help you do something about it – today.





# PULSE™ from Beecher Carlson

PULSE is an innovative browser-based solution that automates all functions of the medical malpractice insurance policy lifecycle. Developed to manage large physician programs, the system allows doctors, healthcare facilities and allied health professionals to self-service their accounts, complete applications, receive on-line quotes and bind medical malpractice coverage – all online.

## **PULSE changes the way medical malpractice programs are managed.**

- It gives policyholders the ability to self-manage their malpractice insurance. This means immediate access, anytime, anywhere. Quicker response. And access to the information they need when they need it.
- It saves program managers money by saving time and eliminating paper and labor intensive business processes.
- It provides the program manager and insurance carrier with more accurate, higher quality information about their policyholders, the services they use and their buying patterns.

By storing copies of applications, policies, endorsements, certificates and binders online, you gain immediate access to data. Imagine not ever having to spend countless hours wading through file cabinets over stuffed with charts, files and documents that make

it improbable to find the exact information you need. Instead, with PULSE, you can quickly and easily put your finger on actionable knowledge at the right time and place, giving you better control, more insight and greater predictability when managing your medical malpractice insurance program.

## **One Size Does Not Fit All**

PULSE is completely customizable to your individual business requirements. It's not an off-the-shelf, plug-and-play program. It's a process. Because the needs of large physician groups, individual physicians and healthcare facilities are completely unique and different, we developed PULSE so that it can be adapted to distinctive environments instead of force-fitting the use of pre-established systems.

The PULSE framework consists of targeted and interlocking components which provide full-program operation and administration utilizing a single data source. Components can be mixed and matched to create a fully custom solution for any medical malpractice/physician program. While we utilize existing systems in the development, we fully expect a customization process prior to deployment.

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## PULSE Components are Highly Configurable to Your Needs

PULSE is comprised of five base components:

### APPLICATION ENGINE

All application data is entered, validated and stored. Enrollment applications are filled out and submitted electronically.

### RATING ENGINE

Performs automatic rating and can provide custom interactive rating. On receipt of an application, PULSE automatically rates it based on the custom rating criteria.

### QUOTING & BINDING ENGINE

Quotes are issued online via electronic delivery and policies are bound online.

### DOCUMENT GENERATION AND DELIVERY ENGINE

PULSE generates all documentation including binders, policies, certificates of insurance, etc., and delivers them electronically.

### ADVANCED REPORTING ENGINE

PULSE provides advanced reporting on all aspects of your medical malpractice program. Standard reporting is included to aid program administration. The engine provides easy creation of custom report templates and allows all reports to be exported to Excel or PDF.

## Simplifying Life For Insurers

PULSE makes life easier for insurers. There's no more paper. No more faxed or overnight mail drops. With PULSE, every step of the medical malpractice policy lifecycle is automated. This means insurers can now go online for everything needed to assess and respond to the submission, including tailored coverage descriptions, quoting guidelines and submission documents.

## Improved Workflow

The PULSE workflow is designed to originate all information electronically and keep it that way. The solution serves as an information repository and clearinghouse, in real-time, to significantly ease the issuance of an accurate medical malpractice policy, and at a much faster pace than traditional methods.

# PULSE Advantages

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## IMMEDIATE ACCESS TO ALL MEDICAL MALPRACTICE INFORMATION

With PULSE, all data from the applications to the actual policy is captured electronically, making it all accessible, all the time. In addition, due to the flexibility of the system, you can capture information and respond to it later if needed.

## SECURE STORAGE

All information stored in PULSE is secure. The system incorporates state of the art security, intrusion detection and firewall systems.

## FULLY AUTOMATED

Designed to provide substantial productivity gains and improved service, PULSE centralizes the entire medical malpractice submission and building process, providing a secure digital archive of the transaction and eliminating paper-based systems.

## IMPROVED EFFICIENCY

Improve efficiency and speed business process by providing multiple users across the enterprise with simultaneous access to critical medical malpractice insurance information.

## ACTIONABLE INTELLIGENCE

Consolidate paper documents and discrete data from disparate applications into one composite view of medical malpractice policy information.

## COST SAVINGS

PULSE provides an innovative way to streamline and simplify medical malpractice insurance processes in order to increase revenue back to the provider.

## TRANSITION TO E-BUSINESS

Leveraging the value of PULSE allows you to reverse the paper trend and put your medical malpractice insurance program in step with the rest of the industry as it moves toward e-business enablement.

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[www.beechercarlson.com](http://www.beechercarlson.com)