

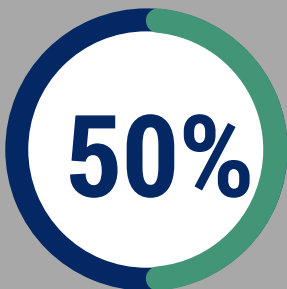


CASE STUDY | CITY OF SAINT JOHN  
NEW BRUNSWICK

**\$500,000**

savings in annual claims costs

Results At-A-Glance



**50%**

decrease in  
claims costs



**90%**

time saved  
creating  
reports

## Company

Saint John, NB, a Canadian municipality on the Bay of Fundy, has a population of 126,000. They process hundreds of claims and incidents annually, a number that was increasing year-over-year.

## Challenges

Manual data entry for every new claim and incident, notes and files in several locations in inconsistent formats with no search capability, limited and onerous reporting hindered forecasting and trend analysis.

## Solution

ClearRisk's Centralized Database with Online Data Submission Web Portal and Automated Reporting Capabilities.



*Before ClearRisk, we weren't able to determine the cost drivers and identify trends in our data. Now we can easily report on historical and current data, allowing us to better predict future occurrences and implement measures to reduce losses. In the past five years we've reduced our claims costs by 50%!*



# Challenges

ClearRisk spoke with Ian Fogan, Deputy Commissioner and Risk Manager of the City of Saint John, to learn how ClearRisk has changed the work of his team.

Prior to the introduction of the system, the team tracked all data in Excel spreadsheets and paper file folders. Reporting was time-consuming and difficult as data had to be manually pulled from various sources. This meant that claim and risk management was reactive, as data could not be analyzed in real time.

# Solution

The Risk and Insurance Department has been able to change how they receive and interact with data. The online web portal, with drop-down menus and mandatory fields, can be accessed from any Internet-enabled device. This system streamlines the claims reporting process and eliminates almost all manual data entry.

ClearRisk's centralized database has allowed the team to allocate costs across departments, uncovering losses and holding managers accountable. Each department is now responsible for an individual budget. The results are \$500,000 in annual savings.

During the implementation of ClearRisk's system, there was a full migration of all historical data which allowed the city to run trend analysis and loss reports. The team is now able to report on both historical and current data, which allows them to better predict future occurrences and implement measures to reduce losses.

Pulling or creating reports is reliable, effortless, and can be completed in seconds, meaning Ian uses them much more often. Graphs, dashboards, and other customizable options make understanding and sharing useful data simple.

“ClearRisk saves us days worth of work and the result is simply better information, that helps us make informed decisions.”

# Results

- 50% reduction in claims costs
- Reduced frequency of claims
- Elimination of manual data entry
- Increased data integrity
- Awareness and buy-in of proactive risk management initiatives
- An average 90% reduction in time spent reporting and higher level of reports

## About Us

ClearRisk provides scalable, cloud-based, claims, incident and risk management software solutions implemented in over 150 organizations within all industry sectors. The fully integrated, data-driven platform provides customizable workflows and interfaces, analytical reporting, while enhancing organizational collaboration and efficiency. By reducing the frequency and severity of losses, lowering the cost of insurance premiums and increasing efficiencies in data handling, ClearRisk enables organizations to reduce costs and quickly achieve a high return on investment.

## Learn More



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