



THE VISION INSURANCE GROUP

Workflow Improves Underwriting and Claims Processing

Located near Nashville, TN, The Vision Insurance Group LLC works in cooperation with a number of insurance carriers to provide non-standard personal auto insurance and auto bonds. With more than 140 employees and thousands of agent partners throughout the United States, Vision serves residents of CA, TX, IN, KY, TN, OH, MO, AR, VA, and FL.

With everything from new business documents to claims streaming in from a variety of sources, Vision sought a unified way to handle paper, faxes and uploaded electronic documents to eliminate disparities in turnaround times and increase overall productivity by reducing reliance on manual processes. Adopting an ECM (enterprise content management) system would also have the added advantage of helping Vision use its existing space more efficiently.

Vision evaluated several vendors and found the best candidate was located right across the street. LBMC Technology Solutions is a systems integrator and authorized OnBase solution provider. OnBase is enterprise-class software from Hyland Software, Inc. that combines integrated document management, business process management and records management in a single application. LBMC set itself apart from competitors by demonstrating how OnBase could meet Vision's specific needs. "All of the companies we considered could provide document imaging," says Yinka Jolaoso, Network Technical Assistant at Vision. "But LBMC showed they could ramp up quickly and mocked up a workflow for us on short notice that proved they understood our business processes. We also saw the value in local support and appreciated how easy they are to work with." In addition, senior VPs from Vision were invited to an existing OnBase customer site to see the solution in action.

Another advantage of OnBase is its flexibility. "Throughout the selection process, we did as much due diligence as possible, and one of the

things we looked at was whether we would be able to make changes if we recognized a different or better way to do things and not have to invest a lot of money in order to make the change," comments Jolaoso. "OnBase was the only product that could meet that requirement."

Integration With Core Application Eases Indexing of All Document Types

Regardless of the format in which they originate, documents immediately become a part of the centralized OnBase repository where they are instantly available to authorized users and can be part of a Workflow that simulates the previous manual processes. Using the OnBase Application Enabler module, the OnBase repository is integrated with Vision's line-of-business application, which runs on an AS/400. Whether received by mail, fax or electronic transfer, document indexing requires almost no data entry.

Incoming mail is scanned by the Records Department using two Eastman Kodak document scanners and associated with policy files on the AS/400 system when indexers enter the policy number. Using Application Enabler, most of the required keywords are scraped from the AS/400 and attached to each document. New business documents for which there are no existing files are scanned and indexed in the Cash Department using a Fujitsu M3091 document scanner.

A significant number of documents are uploaded from partner sites, including 70% of new business documents. Using APIs, these documents are also associated with customer files on the AS/400 and made accessible in OnBase. In the past, these documents had to be printed and the data manually entered into the system. Vision uses the OnBase RightFax Integration module to eliminate paper faxes by capturing images of the faxed documents and saving them in OnBase. Even internally

(continued)

AT A GLANCE

By replacing paper-based workflow processes with OnBase ECM (enterprise content management), Vision Insurance Group has improved efficiency in Underwriting and Claims, as well as responsiveness to customers and auditors.

BENEFITS

- Greater visibility into status of business processes
- Decreased turnaround times for activation
- Improved ability to meet mandated timelines for claims processing
- Significant labor savings
- Reduced hold times for customer service
- Unified solution for managing diverse document types
- Ability to demonstrate good business practices to auditors and business partners

APPLICATION

- Underwriting
- Claims
- Customer Service
- Accounts Payable

ONBASE SOFTWARE

- Desktop Document Imaging
- Production Document Imaging
- Archival API
- COLD/ERM
- EDM Services
- Application Enabler
- Virtual Print Driver
- RightFax Import
- Workflow

COMPLEMENTARY PRODUCT INTEGRATIONS

- Eastman Kodak document scanners
- Fujitsu Computer Products of America M3091 document scanner
- IBM AS/400 mainframe
- Microsoft® Business Solutions - Solomon® accounting software (pending)

generated documents, such as correspondence, can be part of the insured's file using the OnBase Virtual Print Driver module. With this module, any document that can be printed can be saved directly to OnBase, regardless of the application in which it originated.

Underwriting

Underwriting was the first department at Vision to implement the OnBase solution. In a paper-based system, files could be hard to track, especially if someone was out sick. LBMC worked with Vision to create electronic Workflows that mirror that same process, but also make it possible for supervisors to identify bottlenecks. OnBase Workflow also allows Vision to incorporate timers that notify users and/or management if action isn't taken in a timely manner. This assures that Vision meets internal standards as well as those required by law.

OnBase also speeds the underwriting process (and consequently the ability to bind and invoice) by allowing employees to work a file concurrently and also to immediately see what might be missing. The OnBase EDM Services module eliminates the risk of multiple users making concurrent changes to a document through check in/check out functionality, which allows one users to have full rights to a document while others have read-only privileges.

Information is also easier to update with the OnBase system. For example, Vision orders MVRs (motor vehicle reports) four times a day and has configured its system to automatically match that information to the insured's files. Upon receipt of an MVR report, OnBase actually moves these documents through the Workflow using an API process written in Visual Basic.

Claims

Vision's OnBase solution also helps assure that mandated time constraints for claims are met. "We couldn't continue to do things manually and assume they were up to date," comments Jolaoso. "No document sits for more than 48 hours or it gets kicked to a supervisor."

When an agent or insured calls in a claim, a claims analyst completes an ACORD form in the AS/400 system. That form is then swept into OnBase and kicks off a Workflow process.

The information is sent to unit supervisors that are broken up by state. After a preliminary overview, the unit supervisor can assign the file to an adjuster. The adjuster receives that file and collects the appropriate paperwork to process the claim. Police reports, appraisals, estimates, pictures and more can become part of the OnBase file whether they are received by e-mail, FTP or any other source.

Another advantage of the OnBase system is that it supports remote employees. Off-site adjusters and other users can access the system through Citrix.

Customer Service

Vision's OnBase system also empowers its Customer Service Department. In addition to using the AS/400 integration to pull the insured's data for indexing, Vision has also "image enabled" AS/400 screens. This allows CSRs (customer service representatives) to access documents by clicking on the policy number in the AS/400 screen. In addition to externally generated documents, CSRs can also reference documents such as DEC pages or cancellation notices that are parsed from COLD reports generated by the AS/400. Using the OnBase COLD/ERM module, these lengthy reports are made searchable and can be separated and associated with specific insured's files.

Prior to OnBase, CSRs would have to contact the file room to request documents, keeping the insured on hold or being required to return calls later. Now information is available by simply clicking on a screen. "There's no dollar amount that can be placed on customer service," states Jolaoso. "And it has made a big difference in job satisfaction to the reps." While the Customer Service Department has employed as many as 18 to 25 people, Vision currently has eight CSRs who assist with tasks such as updating change of address information, and the average hold time for customers remains at about 30 seconds.

Accounts Payable

Vision recently began extending its OnBase investment to AP (Accounts Payable). Currently, the company is scanning invoices and using the OnBase repository to manage and retrieve them. This makes them available for reference and/or approval as well as auditing purposes.

Invoices can also be printed, faxed or e-mailed directly from OnBase.

Future enhancements in the AP Department include an integration with Vision's Microsoft Business Solutions - Solomon accounting software. Indexing values will be pulled from the accounting system, reducing the amount of data entry required to enable accurate searching.

Volume Increases, Labor Decreases

Adopting an ECM solution has resulted in tremendous productivity gains at Vision. Redundant data entry has been eliminated. Indexers view documents in OnBase and Application Enabler populates many of the indexing fields with information from the AS/400. "Hot keys" allow users to quickly move documents through the workflow.

These efficiencies have allowed Vision to manage increasing volumes of business faster and with less labor. Processing new business applications once required as many as 15 people. Now two in-house employees are outpacing the standard Vision has set of 100 applications per day and have been averaging about 200 applications a day.

The maintenance of accounts has seen similar gains. Nearly 500 endorsements per day (such as policy information changes) are managed by four individuals. At one time, as many as 10 underwriters were employed at Vision. Today, about 600 documents a day are managed by six underwriters.

Management at Vision appreciates the increased visibility into the system and the ability to locate documents quickly. Extensive use is made of the timer functionality in OnBase Workflow. OnBase has reduced the risk of having a file get "lost" on someone's desk, delaying action, especially if someone is out of the office. The OnBase system also supports other business activities. "When auditors come in or there are meetings with prospective business partners, we can let them pull their own documents right from the system," says Jolaoso. "This is a significant advantage because it allows us to demonstrate the checks and balances and other assurances we can provide."



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