



## Integrating two technologies offers the insurer one powerful claims solution

Insurers face a challenging business environment – one that demands operational efficiency to remain viable in what has become an increasingly competitive industry. The industry has evolved over the past decade and there are more insurers – and more ways to buy insurance – today than ever before. If the perceived value of an insurance company is experiential, then the insurers must focus their attention on process improvements that expedite decisions and elevate customer service.

Outdated technology and slow, paper-based processing methods prevent insurers from delivering the level of service today's consumers expect, which impacts profitability. Document imaging solutions may have served insurers well in the past, but they no longer offer the level of sophistication insurers need to conduct business.

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Many of the transactions occurring within an insurer's claims or policy administration system depend upon the documents and data stored within the document imaging solution. Connecting an insurer's critical information with the processes it drives is a natural solution. However, many insurers find it too difficult to integrate their document imaging solution with their core business systems because of the limitations of their legacy imaging solutions.

With the right enterprise content management (ECM) solution, insurers solve this problem – increasing efficiency and responsiveness while influencing profitability.

### USING ONBASE IN CLAIMS: ONE INSURER'S STORY

Simply by changing the way it managed its information, one Midwestern insurance company increased operational efficiency and customer service levels. With office locations and authorised agents in every county in the state, the property and casualty insurer had information stored in multiple systems and in multiple formats. By migrating from its legacy document imaging system to OnBase, Hyland's ECM solution, the insurer now stores all of its information in one secure, centralised, electronic repository. Whether received through email, by electronic feed or scanned and uploaded into OnBase, authorised users find the documents and data they need with the click of a mouse.

Offering improved information access allows staff to provide first call resolution to insurance customers. It also increases staff productivity as less time is spent searching for information. Unlike its previous document imaging system, OnBase easily integrated with the insurer's claims management system, Guidewire ClaimCenter®. By connecting its information with the business processes it drives, the insurer recognised additional value and created an efficient, effective claims solution.

### A SEAMLESS INTEGRATION

Insurers need solutions that won't place additional burden on their IT departments. Many insurers find it's not worth the expense to build and maintain integrations that require complicated custom code and the support of a dedicated administrator (or two). This was another benefit the insurer gained by implementing

### Key Highlights:

- 1 Configurable solution reduces the need for coding and customisation by IT
- 2 Familiar user interface reduces training time, as users stay within their claims solution
- 3 Improved information access improves productivity by empowering staff to make better decisions, faster
- 4 First-call resolution and expedited closure rates increase customer satisfaction
- 5 Improved process visibility for better load-balancing and catastrophic event management

OnBase. The OnBase integration with ClaimCenter required very little custom code to create. Now, the two systems easily exchange information. As OnBase captures and indexes new information, it becomes immediately available to authorised users working in ClaimCenter. Staff easily pull up the information they need without having to leave the familiar ClaimCenter interface.

"Our claims staff only have to learn one system. For them, it's an enhancement to ClaimCenter," said the insurer's OnBase administrator. "Other than seeing an OnBase icon in the corner of their ClaimCenter screens, users don't know there are actually two systems working together. OnBase works in the background."

It may operate behind the scenes, but the advantages the integration brings the insurer are very noticeable. By eliminating physical, paper files from its claims department, the insurer reduced the time-intensive administrative tasks that slow down claims decisions. With more time to dedicate to customers, staff focus on settling claims and providing customers with the peace of mind that things will quickly return to normal. Being able to offer this level of responsive service is especially valuable during catastrophic events.

### ONE PLACE FOR INFORMATION

OnBase makes it easy for the insurer to share information, whether around the office or across the state. Now, when a high number of claims come in from a small geographic area, resulting from a hail storm for

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example, the insurer is positioned well to handle the volume. Without incurring transportation and lodging costs or placing additional strain on the affected area, the insurer easily pulls in additional claims adjusters, who continue to work from their office locations, for assistance.

Facilitating information sharing is important as a claim progresses through the claims cycle, as well. Customisable business process tools ensure that critical information moves through different departments, from investigators to adjusters to litigation to resolution. When the insurer worked with physical files, making sure the right people had access to information when they needed it was difficult. Keeping the information secure, or, in the case of a lawsuit, ensuring that it followed the evidential guidelines of the courts, was especially difficult.

### **MANY WAYS TO SEE THE BIG PICTURE**

Working with information is much easier with the OnBase- ClaimCenter integration. Users continue to work within the familiar tabbed interface of ClaimCenter, seeing the information they need, when they need it. For example, a car accident claim may have a number of exposures: liability, personal injury, accident coverage, etc. There may also be multiple

claimants. ClaimCenter offers users a variety of ways to organise the information. The integration with OnBase allows users to easily access the materials they need from whichever view they're using in ClaimCenter. Staff have multiple ways to search for and review claims information – all while staying within the familiar ClaimCenter folder structure – which improves their user experience.

Fingertip access to information allows staff to be more responsive to customers while being more productive employees. As more of its documents are converted to OnBase, the insurer expects staff will spend less time locating information and more time expediting claims decisions for superior customer service.

### **ABOUT HYLAND, CREATOR OF ONBASE**

For more than 20 years, Hyland has been dedicated to meeting organisations' needs for document and process management with OnBase, an enterprise content management (ECM) solution suite. As OnBase has evolved through consistent product innovation, it remains focused on automating business processes that depend on documents, content and people to operate more effectively.

Seamless integrations with policy administration, core administration and claims management systems speed processing times across the entire insurance life cycle from underwriting to policy services to claims, improving customer service. By using OnBase, insurers are able to increase profitability through accurate and consistent underwriting decisions while decreasing response times and costs associated with claims.

Learn more at [OnBase.com/Insurance](https://OnBase.com/Insurance) »