



Customer Success Story | Insurance

Mutual of Enumclaw

OnBase and Guidewire integration cuts claims processing time from days to hours

The Challenge

Mutual of Enumclaw (MoE), a regional mutual insurance company, struggled with an aging legacy claims system. It was a basic solution, minimally configurable and with limited functionality.

“Things were missing,” said Jeff Obermeyer, claims business manager, Mutual of Enumclaw. “The solution’s diary systems were antiquated and users struggled to identify efficiencies due to system limitations. We were also missing the analytics component, or the ability to do scoring, see trouble areas, or find future opportunities, and we were having trouble allocating work to the right adjusters at the right time.”

On top of it all, the legacy system vendor would soon stop support for the solution.

“That represented a real risk,” said Obermeyer.

“The document management piece of any claims system implementation is vital.”

– Jeff Obermeyer, claims business manager, Mutual of Enumclaw

The Solution - Part One: OnBase

To combat the challenge, MoE invested in OnBase. From its earliest implementation, the content services platform bolstered MoE’s legacy system and allowed the insurer to accomplish previously impossible goals the legacy system.



CUSTOMER

Mutual of Enumclaw

SIZE

421 employees

LOCATION

Enumclaw, Wash.

ONBASE INTEGRATIONS

Guidewire BillingCenter

Guidewire ClaimCenter


POINT

CFC Advanced Claims

Heritage Solution

One platform **Unlimited potential**

OnBase
by Hyland



"Inbound and outbound customer claims communication must be handled easily and efficiently if any insurer hopes to compete in our evolving industry. Guidewire ClaimCenter, integrated with OnBase, fulfills that requirement."

- Jeff Obermeyer, claims business manager, Mutual of Enumclaw

That included a first notice of loss (FNOL) tool, which the insurer built within OnBase using WorkView, streamlining the process. The ability to use OnBase to create business rules allowed MoE to automate the FNOL process, accurately assigning certain claim types to the appropriate adjuster.

Previously, there was no formalized claim process. A call or email would arrive, a customer service representative would manually input information into an ACCORD form, and then it was printed and validated by hand. It was put in a bin, picked up by courier, scanned, and indexed without a claim number. Eventually it was printed again, rescanned, and emailed to a manager who would assign to an adjuster. Assigning a claim number alone could take a half day, if it was lost during the process. Now the entire process takes about four hours.

MoE also leveraged OnBase to bulk-assign claims from adjuster to adjuster – or group of adjusters – as necessary. This was a revelation for MoE employees, who previously reassigned claims manually, one at a time, within the legacy system.

Before long, MoE had the solution deeply embedded within the company's claims process. Deep enough that you might mistake OnBase for an integral piece of the core claim system rather than a supporting solution.

The Solution - Part Two: Guidewire

Even though OnBase helped MoE extend the life of its legacy system, it soon became clear that the legacy claims solution limited the insurer's ability to extend the capabilities of OnBase. More importantly, the

legacy system couldn't keep pace with MoE's pursuit of thoughtful customer and agent service. It was time for a new, modern core claims system.

After considering its options, MoE turned to Guidewire ClaimCenter™. The insurer had experience with the solution provider, after implementing the Guidewire BillingCenter™ core system solution in 2014. Its partnership with Hyland helped seal the deal. Hyland is a Guidewire PartnerConnect™ Solution and *Ready for Guidewire* program member.

"The document management piece of any claims system implementation is vital," says Obermeyer. "Inbound and outbound customer claims communication must be handled easily and efficiently if any insurer hopes to compete in our involving industry. Guidewire ClaimCenter, integrated with OnBase, fulfills that requirement."

With ClaimCenter, MoE more accurately directs incoming documents to the appropriate claim employee, allowing the insurer to respond to customer inquiries faster. ClaimCenter more accurately and effectively pre-populates data and information for outbound correspondence and better matches it with existing documents.

The Difference

Easy integration with OnBase accelerators - Seamlessly working together, OnBase and ClaimCenter offer complete processing, intelligently linking all related information to a claim or policy and presenting it in a way most efficient to the users. With true point-and-click configuration that minimizes the need for custom coding, OnBase

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Solution Accelerators successfully completed the *Ready for Guidewire* accelerator validation process. They reduce time-to-market for new products or services, decrease capture and document management implementation time and costs by 50 percent or more, and improve project team performance.

Seamless end-user experience – Prior to implementing ClaimCenter, adjusters would jump back and forth from their legacy claims solution to OnBase. With the seamless integration between Guidewire ClaimCenter and OnBase, users work in ClaimCenter exclusively.

All OnBase functionality is available to the adjuster through ClaimCenter.

Strengthen customer focus – Working together, the solution improves customer service throughout the claims lifecycle — from dynamic and adaptive FNOL processes that define service response to account special handling, mobile access, and more.

Learn more at OnBase.com/Insurance »