



RPA | CUSTOMER SUCCESS

# FUNERAL DIRECTORS LIFE INSURANCE COMPANY

## Innovative insurer transforms new business and claims with Hyland RPA and OnBase

### THE CHALLENGE

A lack of connectivity between stakeholders was limiting Funeral Directors Life Insurance Company's (FDLIC) speed-to-market, its flexibility to adjust workflows as necessary and, most importantly, the ability for employees to engage with customers on a personal level. In the full-service, preneed life insurance industry, customer experience is everything. That's why FDLIC is all about helping funeral homes deliver exceptional customer service and grow their businesses with preneed, at-need and marketing services.

After a period of rapid growth, it was critical that the company acquire a customizable content services platform that would give it more control over applications. So FDLIC turned to OnBase. It now uses the platform across the enterprise to automate business processes, increase the speed and accuracy of claims processing and enhance relationships with customers. With OnBase, automating claims has enabled faster communication with funeral homes and policyholders. Add to that a more efficient internal process to speed delivery of claims payments with direct deposit, electronic signatures, workflow with an API and one-click ad hoc tasks.

But, after several years with OnBase, the volume of new business contracts and claims picked up as FDLIC continued to expand its customer base and create new offerings for funeral homes.

“ The integration between OnBase and Hyland RPA has helped us design the perfect claims and new business system — there’s no way we could have achieved these results without both of those assets.”

### Kyle Swearingen

Vice President of Development  
Funeral Directors Life Insurance Company

With this acceleration of new business, employees were staying past close every day to process contracts because heavy “settling” at the end of each day was causing a lag in the organization’s line-of-business application. With more than 2,000 contracts to settle each week and only eight staff members, something had to change to maintain service levels. Fortunately, it was time for the insurance company’s annual ‘Hack Week,’ five days of innovation and fun where developers work on passion projects and assess technologies to solve business challenges.

Because OnBase had helped optimize processes across the business, FDLIC decided to investigate Hyland’s robotic process automation (RPA) solution during ‘Hack Week’ to see if intelligent automation could improve its new business processes.



**INDUSTRY**  
Insurance

**SIZE**  
\$1.7 billion in assets, 350 employees

**HYLAND PRODUCTS**  
OnBase, Hyland RPA, Workflow, WorkView, Document Composition

“ Automation has allowed us to connect with our clients in a faster, more efficient way.”

**Patrick Walker**  
OnBase Developer  
Funeral Directors Life Insurance Company

## THE SOLUTION

### Streamlines new business

By the end of ‘Hack Week’, developers were able to utilize Hyland RPA with OnBase to deliver a proof-of-concept to completely automate new business processing. A few weeks later, FDLIC added five bots, integrated with its OnBase platform, that automatically surface information to settle new business contracts. Within one month, there was an 88 percent return on bot investment and a total elimination of lag time in LOB processing, as “settling” was happening throughout the day instead of overwhelming systems at the end of the day. For the first three months in use, the bots were settling 95 percent of incoming contracts.

Once the bots took over, the productivity of those eight ‘new business’ employees increased drastically, as they were easily able to handle large volumes of contracts every week. The bots allow these employees to focus on exceptions, building relationships with customers and delivering quicker, more accurate work. Also, no one has to stay late to process new business contracts. The integration with OnBase and the ease of configurability of Hyland RPA meant that any team member — even if they don’t have a development background — is able to write and deploy the bots they need.

“Automation has allowed us to connect with our clients in a faster, more efficient way,” said Patrick Walker, OnBase developer at FDLIC.

### Speeds and enhances claims

Funeral Directors Life Insurance Company was also able to optimize its claims process. By initially utilizing OnBase, the organization’s claims department began saving approximately seven minutes and \$4.36 per claim, while processing about 27,000 claims per year.

Taking it to the next level with its RPA solution, when a claim comes into the system, it verifies if documentation is complete and accurate. If so, the solution auto-pays the claim, further speeding the process. The end-to-end automation solution has saved FDLIC 20,000 hours in manual processes over a two-year period, while claims volume increased by more than \$15 million.

### Frees employees from manual, repetitive tasks

One benefit of automation that you can’t put a price on is meaningful work. Clearly, FDLIC does just that for its clients. But by getting rid of manual, repetitive tasks, the organization also creates more meaningful work for its own employees.

“Before investing in RPA, we were looking into hiring additional staff to assist in time-consuming, manual processes,” said Kyle Swearingen, vice president of development at FDLIC. “Now our bots are handling the highly repetitive tasks, giving employees the ability to focus their time and effort on more important, high-value work that increases customer experience and service.”

Customizations have also allowed FDLIC to reallocate operations staff, taking employees who were doing the same repetitive tasks for 20 years and moving them into areas where they could grow, both personally and professionally. The organization’s leaders knew they didn’t want people clicking buttons anymore; they wanted them focused on service.

“From process design through bot management, the solution is intuitive and fun,” said Swearingen. “The integration between OnBase and Hyland RPA has helped us design the perfect claims and new business system — there’s no way we could have achieved these results without both of those assets.”

Next up, FDLIC plans on using its Hyland RPA solution to automate new agent onboarding and software implementation for funeral homes — helping customers to reduce manual processes and focus on providing meaningful services.

Learn more at [Hyland.com/RPA](https://www.hyland.com/rpa)

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