



Customer

Hastings Mutual

Employees

425

Location

Hastings, Michigan

Integrations

Guidewire ClaimsCenter
CSC Series II
DuckCreek Policy Express

Departments

Underwriting
Claims
Accounting
Premium Audit
Loss Control
Data Processing
Agency Management
Human Resources

Case Study | Insurance | Hastings Mutual

OnBase helps P&C insurer cut days off new business processing

The Challenge

When Hastings Mutual first implemented document imaging, the system acted only as an archive after documents had been processed. The legacy system couldn't handle the growing number of documents and was so labour intensive it often took five to seven days to get documents into the system.

When the vendor stopped supporting the legacy system in 2002, Hastings knew it was long overdue to make a change. That change was OnBase by Hyland.

The Solution

Following a search for a solution that didn't have the limitations of the legacy system, Hastings chose the OnBase enterprise content management (ECM) solution from authorised OnBase solution provider KeyMark.

Using a simple import process, Hastings converted more than 200,000 documents from the legacy system, moving its proprietary images to the new OnBase solution.

With OnBase, creating an electronic application file begins as soon as a new business application reaches the Hastings post-room. In addition, employees in the Underwriting Support Unit collect all the supporting documents required by underwriters. These documents come in from many different sources outside of the post-room, including e-mail, fax or even third-party applications.

With all supporting documents in OnBase from the beginning of the process, the Support Services Unit processes applications on the same day they are received. OnBase then automatically routes them to both Accounting and Underwriting for parallel processing.

“It comes down to a customer service issue. We conduct our business through independent agents, and if our service doesn’t meet or exceed our competitors, we run the risk of losing clients.”

–Bob Eshelbrenner, vice president of IT

Underwriters send them on to Policy Processing or mark them as pending while they gather additional information to support the risk analysis. If an application is pending too long, the underwriter is automatically sent a reminder, keeping the process moving and making sure every policy is processed quickly. At the same time, Accounting starts processing the application for payment.

The Difference

Trims seven days off new business cycle times: With documents now electronic from the beginning of the application process, Hastings automates processes and makes information available quickly.

Processes more premiums with the same amount of staff: Going paperless has helped Hastings Mutual maintain its staffing level, despite an increase in premium volume.

Increases transparency into productivity: With clear views into who is working on what, OnBase work-flow makes it easier for managers to monitor productivity.

Provides parallel processing: Hastings Mutual has further increased processing speeds by sending applications through Underwriting and Accounting simultaneously.

Learn more at OnBase.com/Insurance »