

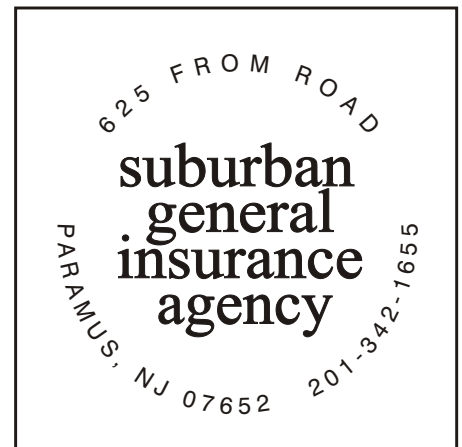
case study



Suburban General Insurance Insurance Firm Obtains Immediate ROI

Commercial and personal insurance agency, Suburban General Insurance, implemented DocuWare and became a paperless office. Reducing annual operating costs by \$30,000 and improving billable premiums by \$4 million a year, moving to an electronic document management system has solidified the company's place in this competitive market.

Established in 1973 by John W. Arbucho & James F. Rosen, Suburban General Insurance (SGI) is a mid-sized family-owned insurance company that is committed to serving their customers' total needs with both commercial and personal lines of insurance. The company represents the country's leading insurance carriers all of whom meet high standards for quality products, prompt claim payments and sound business practices.



Documents

As an insurance company, SGI needed to store a large variety of document in their customer files such as: applications, forms, affidavit certificates of insurance, no loss letters, binders, documents, claim letters and contracts, to name a few.

Work Process

SGI operated with a paper-based file system, like many companies using a manual system, they dealt with the frustration of having both on and off-site storage locations, mis-filed and lost documents, and long retrieval times. These issues hindered SGI's agents from making the best use of their time, including pursuing new business. Customer files were large and complex. As an example, a small \$500 policy generated 50-100 pages of documentation while a complex commercial policy could have hundreds of pages. Furthermore, inconsistent filing procedures meant customer files were never in the same order. This made locating a particular document within the file very time consuming.

Processing a claim, or changing policies for existing clients required agents to retrieve three to four different files, spend time locating the needed document, make the change, fax a copy of the change to the insurance carrier, place a copy of the fax in the file, and enter the change in the policy management system – all very paper and time intensive.

Solution Requirements

The company wanted to implement an electronic storage system that would eliminate the need to file and re-file customer files. They wanted a system that was cost effective to maintain and that would be easy for their employees, ranging in ages from 21-60, to learn and use.

"We spent six months discussing electronic document management. Other agencies in our industry were moving to transactional filing systems, but we were more comfortable with imaging and felt we could implement an imaging system for a good price. A trusted IT vendor showed us a demo of DocuWare and after reviewing testimonials from other users we decided to implement the product. We've had the system for a few years, I don't know how we ever lived with out it," said Fred DeBonis, Vice President of Operations for Suburban General Insurance.

The Task

- Improve document retrieval time and customer service
- Reallocate resources toward revenue generating activities
- Meet record retention regulations

Appointed Modules

- DocuWare
- ISIS PRO

The Benefits

- Increased billable premiums by \$4 million a year
- Reduced operating costs by \$30,000 annually
- Transformation to a paperless office, lowered employee stress levels and improved productivity



Solution

Authorized DocuWare Partner, FutureTech Systems Inc., worked closely with SGI to plan and implement the DocuWare solution, examining document storage/retrieval methods, indexing criteria, hardware sizing, scanning methodology and user training needs. With five Canon DR-2080C scanners at their disposal, the company wasted no time in moving towards a paperless office, scanning both current documents and their backlog of older information simultaneously. Using select lists, documents are indexed by client number, policy type, document type and effective date, providing the company with many different methods for quick and easy access to information.

Today, answering questions, updating insurance information, and fulfilling customer inquiries can be accomplished with the click of a button.

The Benefits in Detail

User Benefits

Since implementing DocuWare, the mundane task of hunting for information then re-filing it has been eliminated. Employee productivity has increased dramatically and employee

stress levels have gone down now that information is readily available and the office is no longer visually cluttered with customer files. Requests for a copy of an entire customer file are easily met. The agent simply performs a search by client number, places the results list in date order and prints a complete chronological copy of the customer file.

Departmental Benefits

On a department level, SGI's employees' new efficiencies allow them to devote much more time towards generating new business. In the past, 75% of the company's efforts were devoted to servicing customer's accounts. With DocuWare, the sales side of the business is the new focus and revenue is increasing.

"It's now a joy to come into the office. Employee stress levels are down and it's changed the entire mood at work. We've freed up so much time that we can now really concentrate on the sales end of our business versus the service side. I'm very happy that we've reached this goal! Because we've had more time and effort to dedicate toward sales, we've increased our billable premiums by \$3-4 million with only two years of effort – DocuWare is a big factor in this success. This product has been a God send," said DeBonis.

Corporate Benefits

SGI's Return on Investment (ROI) was felt immediately. The change in the mood at the office and the increase in productivity were the first contributions to the ROI and SGI felt the investment in DocuWare was justified on that basis alone, however with the reduction in needed office and storage space, the company was able to eliminate off-site storage fees and move to a smaller office saving close to \$30,000 annually.

"We finished scanning our backlog one month before our move. Amazingly, we moved to our new office without any paper files. A year after we implemented the system we could really see the impact DocuWare had made for us. Our company witnessed a dramatic 180 degree turn financially," said DeBonis.

Additionally, the solution helped SGI meet state and federal records retention regulations and ensures crucial documents are available if ever needed for a court case, thus reducing their legal liability.

With a scanner at almost every desk, the company is more organized and has less errors and omissions, reducing the cost of SGI's own omissions insurance policy. Fred DeBonis feels that SGI's adoption of electronic document management with DocuWare solidified the company's position in New Jersey for another 15-20 years by putting the company in control of costs and on the leading edge of technology. SGI has witnessed other insurance agencies not willing to update their business practices with electronic document management, simply being left behind and/or going out of business. The big picture – DocuWare is the key component in Suburban General Insurance's ability to maintain their commitment to providing their customers with quality insurance products, prompt claim payments and sound business practices.

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Fred DeBonis,
Vice President of Operations,
Suburban General Insurance



For more information
please visit our website
at www.docuware.com

From left to right:
John W. Arbucho, Fred DeBonis,
James F. Rosen