

Combined OPEX/KeyMark Automated Document Management Solution Leads to Big Savings at Hastings Mutual Insurance Company

In three minutes, mail goes from receiving to scanning and is routed to the end user in about ten to fifteen minutes leading to a quicker turn around time for your customers

About Hastings Mutual Insurance Company

Company Type:

Regional Property Casualty
Insurance Carrier

Location:

Hastings, Michigan

Documents Handled Per Month:

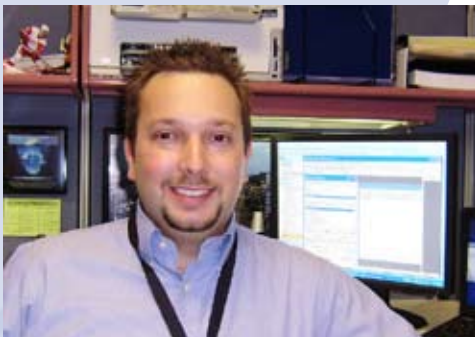
120,000 multi-page

Scanner:

OPEX AS3690i extractor/scanner

Web Site:

www.hastingsmutual.com



Travis Possehn
Imaging Systems Administrator
Hastings Mutual Insurance Company

Technology Underwrites ROI for HMIC Mutual

Hastings Mutual Insurance Company (HMIC) has a \$300 million direct written premium and is licensed to write in Michigan, Indiana, Ohio, Wisconsin and Illinois. HMIC has a nearly 120-year history of success in the competitive insurance industry. Their top five lines of business are Commercial Lines, Homeowners, Workman's Compensation, Auto Physical Damage and Personal Auto. However, even successful companies face the seemingly contradictory demands to increase efficiency, lower costs, and improve customer service. With the help of KeyMark and OPEX, HMIC has modified their departmental processes to fit multiple functions throughout their company.

The Challenge

The previous document management system, implemented in 1995, was not up to the challenge of processing 120,000 multi-page documents per month and the system was very labor intensive. For example, documents had to be sorted into batches, and after batching, indexed information could not be deleted or modified. Separator pages or blank documents had to be manually removed from the system. As a result, underwriting documents were not available for retrieval for five to seven days. The system had limited search capabilities and no workflow functionality. To make matters worse, in 2002, HMIC learned that the proprietary system would no longer be supported.

The Solution

To meet the capture needs of HMIC, KeyMark felt it was important to start in the mailroom and knew that the OPEX AS3690i extractor/scanner would be the best fit. Each morning, HMIC's documents are scanned directly from the mailroom using the OPEX AS3690i. By noon, six clerks are able to open, scan and index incoming documents, typically ranging in length from eight to thirty pages. Because blank pages are automatically deleted with the OPEX unit, personnel no longer have to separate single-sided and doubled-sided documents. Separator pages are also deleted automatically. All images are recognized and stored accordingly in black and white, or color.

Overall labor costs associated with this process have been reduced. On top of the reduction in labor costs, HMIC provided a more comfortable mail extraction process for their employees. Their OPEX AS3690i has the ability to be adjusted to fit the ergonomic needs of each employee, making a healthier environment and improving productivity.

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OPEX Mailroom Scanner Creates Efficient Central Location

Originally all claims mail was routed to the claims department and kept separate from the other incoming mail. Once the OPEX extractor/scanning system was in place, the claims mail was routed to the mailroom department and scanned into the OnBase system. This process reduced the need for nine new employees who would have had to scan 40,000+ pages a month. That number is expected to double once underwriting mail is factored in. The OPEX system alleviated this need and increased the efficiency of the overall claims process.

KeyMark developed interfaces with Guidewire software in the claims department to prevent double entry of documents and to make the interface more user friendly for employees. Now, once claims documents are scanned and sorted within the system they are electronically delivered to the appropriate individual and processed from there.

All prioritizing of claims mail is done on the scan queue. Today, 100% of the mail sorting and scanning process is done in the mailroom, no pre-batching, no separator sheets to extract manually, and no date stamping. All documents are considered legally received when the document is scanned into OnBase – all in all, saving time for the claims department. In three minutes, mail goes from receiving to scanning and is routed to the end user in about ten to fifteen minutes leading to a quicker turn around time for customers.

Capitalizing on Investment

The investment in a KeyMark/OPEX solution has driven continued returns at HMIC. Automated workflow has been used to further enhance processing of underwriting documents and has been extended to 52,000+ annual claims. The benefits of the system have also been utilized in the Human Resources department, which HMIC was able to implement on their own and in less than a year. HMIC integrated OnBase Workflow with their claims center to help maximize efficiency. Overall, HMIC is still finding ways to reduce paper and increase efficiency. With KeyMark's solutions and support, they have full control of their document and workflow processes and have reduced cost.

About KeyMark Inc.

KeyMark is an award-winning document capture, management and workflow systems provider founded in 1996. They combine cutting-edge technology and innovative minds to create customized solutions that resolve today's business issues and anticipate tomorrow's. KeyMark has helped clients increase efficiencies and decrease operating costs in various industries including: healthcare, accounts payable, accounts receivable, government, insurance, lending and human resources. KeyMark is headquartered in Liberty, SC with offices and affiliates in: Columbia SC; Indianapolis, IN; Lancaster, PA; Boston, MA and Twin Cities, MN. For more information about KeyMark, go to: www.keymarkinc.com or call (864) 343-0500.

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About OPEX

OPEX Corporation is a recognized global technology leader in high-speed mailroom automation and document imaging. Since 1973, OPEX systems have provided performance enhancing workflow solutions and cost-effective results to thousands of organizations around the world. For more information call (856) 727-1100 or visit www.opex.com.



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