Safety National Casualty Corporation

Not only did using a paper-based workflow process make claims administration slow and inefficient, it also made Safety National Casualty Corporation (SNCC) a sitting duck for the loss of millions of documents in the event of a natural disaster. By implementing Perceptive Content, SNCC has streamlined claims processes, reduced lost documents, freed storage space, simplified auditing and protected itself against natural disasters.

Challenge

Finding a better way to manage 8 million documents

Over the years, Safety National accumulated approximately eight million paper documents within claim and policy folders, which were stored in department-specific file systems. Staff sent folders to claims adjusters, policy service representatives, underwriters and other staff, creating a large tide of paperwork between the company’s offices. Each folder was bar-coded for tracking and identification, but despite best intentions, some files were misplaced. Company executives decided this paper-dependent system limited employee productivity, slowed key business processes and put irreplaceable documents at risk.

“We realized we needed to protect policy and claims information from loss and the risk of disaster, while making documents more readily available to authorized users across the company,” says Mike Saunchegraw, CIO at SNCC.

SNCC’s executive vice president of claims processing learned that the office of one of the company’s partners was using a document management system and recommended finding a similar solution. After a thorough market analysis and several demonstrations, SNCC selected Lexmark’s Perceptive Content solution.

“Lexmark blew everyone else out of the water,” Saunchegraw says. “Within a couple of hours their team had integrated Perceptive Content with our business applications in the test environment, so we could see it was a proven insurance solution. Other vendors couldn’t do that.”
Solution

Simplifying claims processing

SNCC first implemented Perceptive Content in claims, and the benefits were immediate. Replacing a labor-intensive, paper-driven process with Perceptive Workflow enables staff to efficiently share information across the company from the moment a claim is received. When new claims come into the mail room, workers scan them into the Perceptive Content repository, where they’re associated with claims system records. Perceptive Workflow then automatically routes claims to the appropriate analysts, who access the first notice of loss and other supporting information with a single click.

“With Perceptive Content, our claims analysts no longer wait for folders to show up, because the documents they need are at their fingertips. We’ve been paperless in claims for 18 months,” Saunchegraw says. “WebNow also helps them be productive when they’re out doing audits because they can access folders from anywhere.”

Instead of taking the time to hand-deliver folders to colleagues or use inter-office mail, SNCC’s claims analysts now share information with policy services, underwriting and other functional areas in real time using Perceptive Content.

“When we relied on the flow of paperwork, analysts and underwriters queued up and waited for each folder, because only one person had the physical documents on their desk at any one time,” Saunchegraw says. “With Perceptive Content, multiple people view the same folder simultaneously, which has had a big impact on productivity.”

Results

Supporting disaster planning

When SNCC’s executive steering committee first considered deploying a document management system, they cited disaster recovery planning as a primary motivator. With more than eight million documents, the company retained a massive amount of sensitive customer information that was vulnerable to the effects of natural disasters.

“We have operations in southern states and saw first hand the devastating consequences of Hurricane Katrina,” Saunchegraw says. “Managing documents electronically in Perceptive Content gives us peace of mind that we could continue serving our customers in the event of a natural disaster.”

With so much paperwork moving around its offices daily, SNCC used to be subject to day-to-day folder misplacement. Now that automated Perceptive Workflow is in place, it’s no longer an issue. “There used to be announcements over our PA system every day saying people couldn’t find certain folders, and then there would be a mad rush to locate the missing documents,” says Linda Hennigh, business application development AVP. “With Perceptive Content this doesn’t happen, as any document can be retrieved in seconds.”

Perceptive Content also enhances processes in the policy services department. When an agent or broker calls with a question about a policy, a policy service representative can instantly pull up all the relevant information, eliminating callbacks.

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Delivering back office efficiency

After the successful Perceptive Content deployment in claims, policy services and underwriting, executives and the IS team decided to extend the product to back office areas—initially legal and compliance, HR, and accounting—and plan to take the document management project enterprise-wide.

“Perceptive Content can fit any area of our company because it’s easy to customize and roll out,” Hennigh says. “We’ve found it simple to build workflows that meet the specific needs of each department.”

Human resources was one of the most paper-intensive areas in the company, so the time and cost savings benefits of switching to electronic document management have been significant.

“Our HR team uses Perceptive Content to manage applications, benefits forms, health plan and profit sharing information, performance reviews and basically any document you can think of,” Hennigh says. “They find that Perceptive Content reduces a lot of manual tasks and makes it easier to pull up applicant and employee information. This confidential data is also more secure now.”

SNCC’s accounting department also works more efficiently since implementing Perceptive Content. One of the main benefits is the ability staff members have to access checks, invoices, expense reports and other supporting documents with just a single click, directly from their accounting application. A successful technology project requires a responsive, competent vendor that will support the customer every step of the way. SNCC administrators feel they’ve found such a vendor in Lexmark.

“I would recommend Lexmark to anyone,” Hennigh says. “I have nothing but good things to say about them.”

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