

Document Management Allows Columbus Life To Optimize Service, Provide Room For Growth



Western and Southern Life Insurance Company was founded in 1888 on one basic principle... service to policyholders.

For over a century, this commitment to customer service has propelled the growth of the company, eventually creating the present-day Western-Southern Enterprise, a corporation with several units that span the fields of insurance, finance and realty. While some companies choose growth at the expense of service, Western-Southern has utilized technological innovation to ensure that as the customer base grows, service improves with it.

In 1995, Western-Southern Enterprise officials decided to combine customer service with technological innovation to create an Electronic Document Management System (EDMS) at Columbus Life, a Western Southern Enterprise subsidiary.

challenge

To ensure that as the customer base grows, service improves with it by utilizing the best technological innovations available to track the flow of information throughout the organization

solution

OIT's DocFinity® Imaging, Workflow, HSM, and Print/Fax Server modules

benefits

Elimination of the microfilming process, file transfers, and chaotic paper flow, allowing for immediate customer service and reduced costs through quicker and more efficient retrieval of vital information

the need

The insurance industry is naturally a document intensive industry. In the past, this meant paper and microfiche... and lots of it. Columbus Life, licensed in 44 states and the District of Columbia, has handled 30 million microfilmed documents. And when it comes to imaging, approximately 15,000 new pages are scanned in each week!

These documents, then, need to be passed through the proper departments of the company for various tasks. About 9,000 documents are flowing per day for processing. Columbus Life officials studied the need for an immediate solution to eliminate the microfilm and paper-based system. An EDMS system, managers reasoned, could replace microfilming, reduce paper flows between processing departments and shorten filing time. But, this system also had to be kept flexible to meet with ever-evolving business demands and changes in the market. The bottom line of these changes, most importantly, would be to create a system that could improve Columbus Life's already exceptional customer service.

selection/technical

In 1995, the decision was made to use Optical Image Technology, Inc. (OIT) software at the Columbus Life site. Western Southern had utilized OIT's DocFinity® Suite of document management software at a successful pilot site at a subsidiary, IFS Financial Services. For Columbus Life, the following OIT software solutions were implemented - Document Imaging, DocFinity WorkFlow, DocFinity Hierarchical Storage Management (HSM), and DocFinity Print/Fax Server software.

According to Western-Southern's Chief Technology officer, several reasons made OIT stand out during the selection process for a solution provider.

"OIT has an excellent reputation in the industry for collaboration and partnership with open hardware and database vendors which we felt would promote a quick response time that would fit our timeline. Also, OIT software is known worldwide for its scalability and level of integration. These were also key elements as we narrowed the search field."

Rita Roeper, Western-Southern's project manager, explains, "We expected perfection. And with OIT's open architecture and SQL database compatibility, we received it."

implementation

In March 1996, development of the new system began with the implementation of DocFinity WorkFlow in the New Business/Underwriting Department. Over 1,500 folders flow within the



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department daily and workflow begins automatically with the download of data from the mainframe. Data that was entered for the new application. An electronic underwriter worksheet is created and imported into the workflow database. End users are running Windows 95 and approximately 300 workflow definitions are used in the system.

Almost immediately, over 160 users began to see improvements in accuracy and efficiency of the new system. This, along with the instinctual integration of OIT's solution, eased fears of users and senior management, who expected a long turnaround time for the project. In fact, OIT software allowed for the electronic replication of Columbus Life's manual workflow processes - processes that have proven reliable for over 90 years. Workflows continue to be modified to provide a maximum of efficiency and accuracy for the users of the system. Developed reports help managers decide exactly where improvements can be made to the workflow processes.

For backfile conversion of jacketed microfiche, DocFinity Imaging was selected. In less than a year, five million images had been created. Import programs run continuously throughout the day taking data from indexed Sunrise Imaging microfilm scanners. During the first six months, the microfilm conversions were done at a Columbus, OH site, while most of the access was provided in Cincinnati, OH.

New scanned images are captured on multiple high volume duplex scanners and multiple single-sided scanners as well. Up to 15,000 paper documents are added weekly and caching is done on a file server attached to the Local Area Network (LAN).

Columbus Life also pre-fills 1,250 word templates with data stored on the electronic Underwriter Worksheet on a weekly basis. The word processing documents are automatically stored and indexed with other pages of the policies. Index tables and data are stored in Oracle running on IBM RS6000/AIX servers.

Hewlett Packard Jukeboxes are connected to Windows NT servers and DocFinity HSM automatically migrates data from jukeboxes. DocFinity Print/Fax Server allows users to mark entire folders of information to be printed or faxed without having to retrieve the documents. Users simply mark items for print or fax and send the requests to the DocFinity Print/Fax Servers. Standard LAN-based desktop faxing allows users to fax from other applications.

Recently, Columbus Life has utilized OIT software to improve electronic data interchange (EDI) between its medical vendors and its underwriting division. Customers' medical files were once manually sent to Columbus Life's underwriting division where they were scanned, indexed and processed. This created a massive paper trail and increased the chances that a document may be waylaid before it reaches its proper destination.

With the new system, Columbus Life uses the OIT importer module to securely bring in data from the vendors through an Internet ftp transfer. The reports, numbering nearly 2,000 per week, are then automatically indexed by OIT software. As a result, Columbus Life could eliminate manual scanning and indexing.

the benefits

The elimination of the microfilming process, as well as the automatic file transfers, have allowed for immediate customer service through quicker and more efficient retrieval of stored documents. There has been a significant reduction of paper flow between processing departments and employees now have the ability to track pending work from start to finish. Excellent customer service has allowed Columbus Life to maintain the current customer base while gaining new loyal customers. Since the systems inception, Columbus Life has over 200,000 policies accessible via imaging retrieval and over 11.5 million images have been scanned and indexed!

The solution pays for itself rapidly, and at the same time, gaining new business, while retaining current clients. Money has been saved in courier service, microfilming, microfiche, photocopying and the need for additional storage space for files has been eliminated.

Efficiency and accuracy has also increased, providing savings and enhancing revenue in often unexpected ways.

According to Rita Roeper, Western-Southern's project manager, one of the less obvious benefits has been the easing of labor-intensive tasks within the company and the ability to reallocate labor elsewhere.

"With medical records transfer, for instance, we no longer need to hire workers just for the tasks of scanning and indexing incoming documents. This is all done automatically, now," Roeper said.

future

There is no endpoint in customer service and when it comes to customer service and optimizing good business practices, Western-Southern plans to continue to reward the successes it has seen in these fields, especially when it comes to providing document management solutions.

A next step would be implement EDMS solutions to other branches of the Western-Southern Enterprise family.

One plan is to create a system similar to Columbus Life at Western-Southern Life. A solution this size would be expected to handle about eight times the volume of the Columbus Life system!

That's quite a challenge. But when you have consistently grown for over 100 years, challenges aren't just expected...they are welcomed.

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