Michigan Millers Mutual Insurance Company

Saving Time and Money with Electronic Forms (eForms)

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- Andrew Gamet, *Michigan Millers IT Professional*

Michigan Millers Mutual Insurance Company has experienced firsthand the benefits that result from transitioning from paper processes to electronic. The company, founded in 1881, was at one point almost incapacitated by their sheer volume of paper. When the approximately 75 four-drawer filing cabinets that the company used to store information were filled to capacity, their files overflowed into their hallways. Any available square footage was used to stack folders on top of one another. Locating information was cumbersome and turnaround was slow. Michigan Millers estimated that they were spending $150,000 annually on the maintenance of their paper files.

To address these challenges, Michigan Millers implemented the DocFinity enterprise content management (ECM) system, which offered the flexibility and scalability to adapt to growth and new challenges. The company used DocFinity to enable secure electronic storage of their documents, but they didn't stop there. They integrated it throughout their enterprise, and implemented advanced features of the software such as workflow, email management, and, most recently, electronic forms (eForms). Their innovative vision led to dramatic savings, improved turnaround, and expedited customer service.

Workflow and BPM

Recognizing that automation could provide significant efficiency gains, Michigan Millers adopted workflow and business process management early on. As a result, their system is able to perform pivotal tasks without human intervention, such as:

- Reindexing metadata across all departments
- Pulling data from multiple sources and running calculations for jobs
- Displaying the path that a specific process has gone down
- Checking data for accuracy when it is entered into the system
- Using processes to view and read reports, and spawning jobs based off of data in those reports
- Using processes to bundle documents for future jobs that haven't started yet

eForms (Electronic Forms)

In their effort to continually improve customer service, the company recently incorporated eForms into their business processes, with outstanding results. As Andrew Gamet, IT Professional for Michigan Millers, observes, "The eForms and BPM module transformed how we do work at Michigan Millers. It truly has provided a better flow and overall working experience for our employees." Michigan Millers uses DocFinity eForms to expedite their business processes, including the generation of the following three types of correspondence letters:

1. Notification: Letters that do not require a response from the recipient

When Michigan Millers' underwriting staff has to notify an insured or an agency of concerns regarding a policy, they send a Notification letter. Historically, this was a tedious manual process that was rife with potential for errors and formatting inconsistencies.

With DocFinity, users simply enter the policy number to auto-populate other form fields. This enables them to consistently generate letters as PDFs within seconds. Formatting is consistent across users, and the PDFs are automatically indexed for historical record.

2. Information Requests: Letters that require recipient response

This type of correspondence is similar to Notification, except that it requires a response from the recipient. Prior to ECM implementation, users had to set reminders to check for a response from a recipient—a daunting task when you consider that

users had hundreds of these letters for which to follow up.

DocFinity eForms simplifies the process dramatically. As with Notification letters, form fields are auto-populated, formatting is consistent among users, and the outgoing letter is generated as a PDF and indexed for historical record. This form goes a step further than the Notification letter, however, as it handles the follow-up work associated with the form: it automatically looks for a response, and it creates a job if a response is not received. The job is deposited in the user's queue, notifying him/her that follow-up is required.

3. Risk Reports: Notifying personnel of a need for action

A Risk Report is a correspondence submitted by the claims department. It is used to notify the recipient that something has been found that is of concern, or that there is something of which the underwriting party should be aware. Like the eForms mentioned previously, Risk Reports save time for users by pre-populating information. They ensure that formatting is consistent across users, and they index the final PDF for historical record.

To generate a Risk Report, the adjuster simply enters the claim number and adds remarks and/or concerns. When the letter is finalized, a new process

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is created and launched. Workflow enables users not only to process their own work, but to create work in someone else's queue. It notifies the appropriate personnel that action needs to be taken, and ensures that the jobs and tasks associated with that responsibility are handed off to the right person.

The benefits of an enterprise-wide ECM implementation

The ROI experienced by Michigan Millers has empowered management and staff to buy into the idea of continual transformation. They are repeatedly generating more ideas for packaging their information, with seemingly limitless enterprise-wide applications for the future. As Andrew Gamet summarizes, "DocFinity has allowed Michigan Millers staff to work quickly, efficiently, and with ease."

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