

Unlock Your
Company's
Full Potential

*Automating Property and Casualty, Life, Health
and Worker's Compensation Business Processes*

KeyRoute



KeyMark

// Would you like to dramatically increase efficiency, reduce costs and enhance customer and agent satisfaction?

If so, business process automation is the answer. With **KeyRoute**, KeyMark's insurance solution, our health insurance clients have **increased processing** from 50 claims per hour manually to **up to 400 claims** per person per hour and decreased duplication of effort by as much as 39 percent. Areas like P&C, Worker's Comp and Life have all experienced similar efficiency gains through the use of KeyRoute.

KeyRoute provides end-to-end automation that scans, captures, routes and tracks documents—allowing you to follow every piece of information that arrives or leaves your organization. Our specialized solution for insurance providers begins in the mail room, continues through the processing of forms, correspondence and applications and ends with document archival. Through advanced document type identification, KeyRoute automatically classifies, separates and extracts data from documents and forms and applies business rules to support downstream processes—all while increasing accuracy and saving time. KeyRoute is a configurable solution that integrates with your existing systems—from electronic claims processing systems to policy administration systems and beyond. The solution is applicable for property and casualty insurance, life insurance, health insurance and worker's compensation.

Our solutions solve business problems in real time, delivering ROI while leveraging your business' current technology investment.

KeyMark partners with insurance companies looking to automate and streamline business processes and reduce costs. Our solutions solve business problems in real time, delivering ROI while leveraging your business' current technology investment.

How Can KeyRoute Help You Meet Your Business Needs?

KeyRoute's Enterprise Content Management (ECM) and Business Process Management (BPM) capabilities allow you to control costs and automate your processes by:

- Automating the content that comes through your door
- Capturing, collecting and managing content according to your business rules so work gets done faster and more accurately
- Automatically routing documents to the correct business process or workflow queue
- Reducing the manual effort to handle mail, sort documents and enter data
- Extracting data through OCR (optical character recognition) of fixed and dynamic form documents
- Accelerating your ability to make processing decisions
- Handling exceptions, identifying errors and irregularities and sending documents to the proper associate(s) for resolution
- Improving quality and time for claims and underwriting
- Automating notifications and letters to adjuster, agents, vendors and claimants
- Allowing you to track your documents anytime, anywhere
- Reducing printing, mailing and storage costs
- Ensuring consistency within your organization
- Providing management with accurate productivity statistics
- Preventing loss of documents – retrieve with a click of a mouse
- Offering one-click access to all documents for lifetime of document
- Enabling you to make data driven decisions

» Key Efficiency Gains Begin in the Mail Room

Having an efficient mail room is imperative to your business. However, most insurance companies' mail rooms are inundated with paper claims, applications, forms, correspondence and other supporting documentation creating a paper-intensive deluge. And as long as employees struggle to keep up with paper flow in the mail room, important documents aren't receiving the attention they need downstream.

KeyMark helps insurance companies improve mail room efficiency and accuracy while increasing agent and customer satisfaction. Through automation, our solution opens, extracts and scans all incoming mail – whether it is received in paper format or electronically. Even envelopes and mail in various sizes, colors and thicknesses are effortlessly imaged. KeyRoute reduces the manual sort and classifies content by document type (applications, correspondence, photos, etc.), searches for key data such as policy or claim number and moves it downstream to a knowledge worker. Even large files, such as worker's compensation cases, are sorted and handled with ease. Our solution not only scans and captures documents and automates data entry, but also offers document retention, records management, workflow and archival components.

With KeyRoute for insurance companies, incoming mail is instantly retrievable and searchable. Best of all, our solution seamlessly integrates with your existing systems.

» Key Difference Automation Can Make

With mailroom tasks efficiently distributing documents downstream, automating your company's business processes offers many benefits. For one, it can help to reduce the number of tasks employees would otherwise do manually. This essentially means that you'll have more time to focus on doing more underwriting and claims processing. Automation can also help you increase accuracy and consistency. KeyRoute leverages your existing technology, helping to improve the speed of your business processes.

Through a combination of rules and filters, KeyRoute automatically triggers workflows based on your core processes by routing document packages to the appropriate users. The system allows for simultaneous viewing, enabling parallel processing when appropriate. And based on user defined rights, users only see the documents they need to complete their work.

KeyRoute allows faster access to the documents your employees and agents need.

With one centralized source for all information related to a policy or claim, authorized users can search for documents based on name, agent, type of documents or many other types of search criteria. The solution's agent portal enables agents to access relevant documents through a simple interface, eliminating delays and expenses associated with mailing documents. Agents are able to view items such as audit declarations, cancellations, reinstatements, and other documents and check status on claims or new business applications. In addition, agents can submit electronic forms through the solution which is merged with the data and workflow processes.

Some examples of how KeyRoute can help automate your business processes:

- Creating and populating electronic policy and claim folders
- Routing claims and policies directly to adjusters and agents
- Automatically creating First Notice of Loss
- Automatically create worksheets, such as Claims Worksheets
- Sending e-mail to agents
- Generating acknowledgement letters
- Creating declination letters
- Sending claim settlements with drafts to agents
- Offering e-forms

» Plays Well With Others

KeyRoute integrates with virtually any Windows-based, web-based, or character-based line-of-business software regardless of platform. KeyMark transforms existing applications into high-performing enterprise content management tools. These include:

- Claims handling systems
- Customer relationship management systems
- Document generation systems
- Legacy systems
- Policy administration systems
- SharePoint

// Capture

MAIL OPENING, EXTRACTION AND SCAN

Underwriting

- Reduction of handling time by elimination of paper
- Manage all documents regardless of type and origin
- Easy access to all underwriting documentation within policy file
- Automation of requests for supporting documents with workflow



ACORD XML

CLASSIFICATION & DATA CAPTURE

UNDERWRITING

- UNDERWRITING CHECKLIST
- CHECK FOR DOC DEPENDENCIES & ROUTE
- UNDERWRITE & ISSUE POLICY

CLAIMS

- PROCESS CLAIM
- DETERMINE CLAIM TYPE, DOC DEPENDENCIES & ROUTE
- REVIEW LOSS NOTICES, PHOTOS AND ESTIMATES

// Archive

I CUSTOMER SERVICE I

Integration

KeyRoute seamlessly integrates with virtually every Windows-based, web-based or character-based Claims or Policy Administration software, regardless of the platform

Archive and Retrieve

KeyRoute's electronic archival saves time, space and money through faster retrieval. It also permits electronic backup, ensuring redundancy. The system allows multiple users from different locations to retrieve, view, print and distribute files.

Customer Service

- Solve customer service issues faster
- Reduce the support staff needed
- View status regardless of where something is within the process
- Ability to view document history
- Send documents via e-mail, print or fax based on security privileges

Line of Business Applications

- Integrates with virtually any LOB Application
- Document Generation Systems
- Policy Administration Systems
- Claim Handling Systems
- Customer Relationship Management

Mail Opening, Extraction and Scan

- Receive, identify and index mixed documents and attachments without manual sorting
- Immediate document ID
- Image the envelope
- Remote or centralized locations
- Process myriad sizes, colors, and thicknesses

Document Capture and Classification

- Decreases manual prep time and eliminates separator pages, and bar codes
- Automatically identifies the type of document
- Route documents to correct business process or workflow queue
- Automatically determine which pages make up a single document

// Workflow

CUSTOMER SERVICE / POLICY ADMINISTRATION / CLAIMS

KeyRoute at a Glance

Key Distinctions Your Executive Officers Will Appreciate

We've found that executive management teams especially appreciate that KeyRoute:

- Features an executive dashboard with easy-to-read charts and graphs, allowing managers to quickly view and analyze high-level data, and drill down into additional reports for more detailed information
- Provides full visibility at any stage, enabling managers to pinpoint how many claims or underwriting documents are at specific stages in the approval process
- Assists executives in making data-driven, critical decisions using real-time statistics
- Saves time so that executives can focus on the company's assets
- Provides a clearer picture of where bottlenecks or staffing issues may exist
- Expands the amount of data that can be used for indexing and business rules
- Increases compliance through automated tasks such as automated letter generation
- Improves agent satisfaction through the agent portal feature

Business activity monitoring can also be extended directly into SharePoint or any Web Services for Remote Portlets (WSRP) compliant portal environment for similar flexibility.

Key Benefits

- Capable of processing up to 400 health claims per person per hour
- Decreases operating costs by up to 68 percent
- Handles volumes of 100,000+ health claims per day
- Increases overall productivity
- Realizes an ROI in months, not years
- Increases accuracy and saves time
- Through intelligent classification of documents, expands the amount of data used for indexing and business rules
- Quicker turnaround time on applications resulting in a higher close rate
- Reduces or eliminates space required to store paper/physical documents (file cabinets, off-site storage)
- Enhances compliance by ensuring consistency within your organization
- Full visibility at any processing stage
- Accelerates your ability to make data-driven processing decisions
- Decreases postage costs
- Enhanced responsiveness resulting in better service
- Improved ability to monitor business processes, allowing executives to monitor productivity and support compliance efforts
- Easily deployed
- Concurrent processing and document access reduces cycle times and improves collaboration to support better decision-making
- Increased productivity supports processing of an increased volume of work

Key Features

- Opens, extracts and scans all incoming mail
- Complete information repository of everything related to a specific claim or policy including forms, worksheets, photos, notes, etc.
- Captures and manages content according to your business rules
- Automatically triggers workflows based on your core processes, by routing documents to the appropriate users
- Workflow allows custom sorting and queuing of exceptions
- Automatically tracks where documents are in the process at any given time from any location
- KeyRoute's OCR delivers the fastest data entry speed in the industry
- Agent portal for document viewing and submitting e-forms
- Automatically checks for problems or irregularities and routes the forms to proper personnel for resolution
- Automatically generates letters, forms and worksheets
- KeyMark offers unmatched expertise in health claims processing
- A complete end-to-end solution that is scalable enterprise-wide
- Document archival

The KeyMark Difference

As a trusted industry source, KeyMark has been providing clients with customized document technology solutions since 1996. Our solutions have led to numerous industry awards and satisfied clients.

Yet KeyMark is so much more than just a solution provider. By paying close attention to the individual needs of our clients, we provide unrivalled solutions that are customized to your current operations, challenges and goals. Rather than merely serving as a software vendor, we take pride in our innovative solutions, fine-tuned processes, complex implementations and unparalleled support.

Not only does KeyMark offer solutions for all of your insurance business processes but we also provide a range of solutions for various departments within your organization such as the mail room, accounts payable, accounts receivable and human resources. KeyMark has the expertise to help you automate your business processes while saving you time and money.

To us, every client is our highest priority. We stand apart by forging long-term relationships with our clients. Long after the implementation is over, we're there for our clients, providing support and continuing education and training.

To Learn More

Please contact us if you'd like to learn more about our solution for insurance organizations. We would be more than happy to visit your office(s) for an on-site analysis. After examining your business processes, goals and obstacles, you'll receive a detailed report that includes an ROI analysis, implementation process and timeline, benefits realized and executive trade-off.

To receive a confidential on-site analysis, please contact 866.494.0500.



864.343.0500 // www.keymarkinc.com // Liberty, SC Headquarters

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