



## South Carolina Wind and Hail

// case study:

### HOW TAKING A SECOND SHOT AT AUTOMATION RESULTED IN A WIN

To manage client contracts and other policy documentation, South Carolina Wind and Hail (SCWH) originally installed a low-end imaging system. However, SCWH soon found that the system lacked major functionality necessary to carry out specific business tasks and procedures. Coupled with the fact that the system was not Y2K compliant, the system was placed on the shelf and began collecting dust. After returning to a paper-based system, SCWH soon realized their document management problems had to be addressed. SCWH defined several main issues they wanted to address with a replacement system. First, SCWH wanted a way to provide concurrent access to documentation. All too often, accounting processes were stalled while waiting for the underwriting process to be completed. SCWH personnel continually spent unnecessary time searching for and photocopying documents. Secondly, the company needed a better way to retrieve documents. SCWH estimated that more than 30% of personnel time was dedicated to the management—filing, locating, copying and recreating—of paper-based documents. And finally, they needed a backup to its policy documentation. The mere thought of the sprinkler system being activated, destroying original policy information and the reputation the company had worked so hard to earn, was disconcerting at best.

#### Finding the Right Automation Provider

South Carolina Wind & Hail evaluated document technology vendors and systems integrators to provide their new system. After thorough consideration, SCWH chose KeyMark.

#### Assessing the Situation

KeyMark conducted an engineering review, studying and documenting the business processes being used. Based on their findings, KeyMark recommended a solution based on Hyland Software's OnBase Integrated Document Management (IDM) software. Document packages, consisting of insurance applications, customer correspondence, and policy information, from agents are scanned into OnBase where the index information is acquired automatically via Microsystems Technology, Inc.'s OCR for Forms. OCR or optical character recognition technology "reads" the forms and uses that information to index the documents. These can now be retrieved

instantly via any workstation throughout the organization by keying in a unique identifier—such as policy number or social security number. Once a document has been retrieved, the user need only double-click on the document to automatically retrieve any and all related information.

SCWH had not originally sought to automate their business processes, but as they went through the evaluation process they quickly realized the need to expand this technology. Mr. Richard Amick, Director of Accounting, relates, "In our evaluation of imaging, we concluded that imaging without the workflow capability would be short-sighted..." Hence, as documents arrive in the system, they automatically enter into Workflow. Workflow provides SCWH with the ability to route specific documents, (such as new business applications, rewrite applications, endorsement applications, notice of cancellations, inspection report forms and more) through the company's business processes automatically. The documents are directed to the appropriate department for further processing or go to a "queue" where system work is performed.

#### South Carolina Wind and Hail at a Glance

**South Carolina Wind and Hail (SCWH) is a leading provider of property insurance along the coastal area of South Carolina. With policies in excess of \$4 billion, SCWH is a state mandated company that provides coverage for the inherent risks associated with the state's hurricane-exposed coast.**

#### Location

- **Headquarters: Columbia, SC**

#### Technology

- **OnBase for Workflow**

A great advantage of the Workflow is workload balancing (routing documents to specific personnel based on amount of work already present), which will prove invaluable during a turbulent hurricane season. Timers, collaborative documentation checks are also valuable functions of the workflow component of SCWH's new system.

### **Reaching Beyond Original Goals**

When South Carolina Wind & Hail set out to upgrade its document storage system, it had several objectives. The company has realized those objectives and more. Document administration costs—searching for and photocopying or recreating documents—have been cut. Customer service has improved

tremendously. Storing policy documentation in one electronic repository allows SCWH agents and customer service representatives immediate and simultaneous access to information, so calls and requests are handled in minutes—not days or weeks. Processing of policy applications has been streamlined. Amick touts, “We have estimated a 30% improvement in productivity.” In addition, KeyMark’s solution provides SCWH with a fail-safe recovery mechanism and a complete audit trail of processing activity. Amick summarizes the experience, “In hindsight, we wouldn’t have changed a thing. Our confidence in Hyland Software and KeyMark has proven to be a relationship that has set the precedent for future projects!”