

RAMSEY, KRUG, FARRELL & LENSING, INC.



SAPERION efficiently eliminates time consuming paper-handling processes at insurance agency

- Business Process Automation reduces process times from several hours to a few minutes
- Lotus Notes® integration streamlines information flow
- SAPERION's outstanding security features enable advanced control of document access

Background

Ramsey, Krug, Farrell & Lensing, Inc. (RKFL) is an independent insurance agency in Little Rock, Arkansas. As such, the company processes a tremendous amount of paper documents between the many insurance companies it represents and the thousands of customers who trust RKFL with their insurance needs. The burden of handling that paper impacts the time available to deliver the quality service that RKFL clients want and deserve and also greatly impacts the company's revenue per employee, which is how the company gauges its success. In early 2003, RKFL started investigating the feasibility of using a Document Management System to significantly increase the productivity of its employees and, therefore, improve service to their clients and improve the company's bottom line. RKFL's initial goals were to eliminate the paper handling processes and make information instantaneously available to all parties who need access to it.

Paper documents jeopardize the integrity of the information and limit the ability to service clients in the best way possible. Documents, or even whole client files, are susceptible to being misplaced - sometimes even lost permanently. One of RKFL's customer service agents might need a file that the producer is carrying in his automobile for a visit to the client or has on his desk. Another common symptom of the manual, paper-based process is when an employee is on vacation, the backup person must interrupt his or her routine to go to another office to search for a file. This usually means telling the client that you will need call them back rather than servicing their needs immediately.

RKFL's intention was to eliminate the need to search for documents and to be able to respond immediately to client requests by having all documents accessible to all people, at all times.



SAPERION CASE STUDY

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“A process that previously took 8-10 hours to do in a manual, paper-based process now takes us only a few minutes with SAPERION. Based on our labor costs, the SAPERION Solution is expected to save us several hundreds of thousands of dollars annually.”



Ms. Bonnie Miller, CIO, Ramsey, Krug, Farrell & Lensing, Inc.

Scope of Purpose

As insurance agents, RKFL must share voluminous amounts of paper documents with the insurance carriers themselves. The soft cost of an employee compiling this information, copying it, and mailing it to multiple carriers was staggering. The company wanted a solution that would make this paper flow much more efficient, less time consuming and less costly. RKFL also wanted a system that could accommodate all parts of the business. RKFL offers a complete line of commercial and personal insurance products, as well as a full contingent of benefits products. In addition, RKFL has a large TPA (Third Party Administrator) for self-insured workers compensation. The system RKFL needed would have to accommodate all these business processes in the same system, while providing the company the ability to make documents available only on a “need to know” basis. Strong document security and access controls were important requirements in order for RKFL to comply with all the federal regulations governing the insurance industry. The company would need to choose a system that could guarantee access to documents by all parties who are authorized to see them but still provide the necessary privacy.



Currently, RKFL receives documents through regular mail, e-mails, and faxes. Each person in the company has his or her independent e-mail and fax file, and the information is not easily shared between co-workers. Paper documents are stored in file cabinets in the offices of service personnel, and application files such as MS Word and MS Excel are stored on the network. Although a format has been published for storing documents, in truth, people do not observe the rules very carefully. As a result, the company has files that pertain to a customer in a multitude of places, making it very difficult to get a complete client file.

Lastly, RKFL had to have a system that would integrate with all of the company's major database systems. In the P&C division, RKFL still has a legacy database management system while the company's TPA employees use a SQL database. It was also imperative that the system seamlessly integrate with the company's Lotus Notes e-mail and fax infrastructure so users could easily store and retrieve directly from within their Lotus Notes applications.



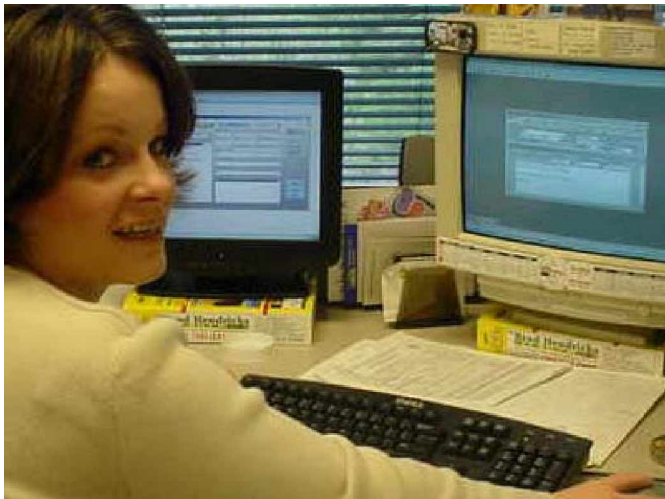
SAPERIONs overall flexibility, security and integration capabilities made it the number one choice for RKFL.

“Based on these and other positive changes at RKFL, one of our principals, Mr. Tad Krug, recently received industry recognition as being one of the Top 25 Agency Innovators of the Year as published in Rough Notes Magazine, a leading publication focused on the Insurance Industry.”

Ms. Bonnie Miller, CIO, Ramsey, Krug, Farrell & Lensing, Inc.

The Solution

To select the right DMS Solution, RKFL formed an interagency task force with representatives from all of the company’s business areas to define the requirements, evaluate vendors, make the selection and guide the implementation process. According to Ms. Miller, “As we investigated systems, we came to understand that a document management system could do much more than just turn paper documents into electronic documents. With the proper system, we could change many of our core business processes. The result would be less time handling paper, better service for our clients, and a healthier bottom line. As we researched and met with potential vendors, we looked for system capabilities that would not only meet our paper-handling objectives, but allow us to change some business processes to gain the maximum benefit from the system. ”After many months of intensive investigation, RKFL chose SAPERION.



Ms. Miller states, “We chose SAPERION for several reasons:

Overall flexibility – We wanted a system that could stretch to meet any change in business processes that we might want to make.

Single vendor – We wanted a vendor who wrote all components of their Document Management System themselves. Many vendors offered other components (such as workflow), but only through integration with a third party vendor.

Native support for a variety of scanning scenarios (early processing, late processing, etc.)

Native support for **Web Clients**

Complete integration with **Lotus Notes** (and our Notes- integrated fax services)

Document security that surpasses the general industry standard

Ease of implementation and a straight-forward training process that would allow us to realize the benefits quickly



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“The SAPERION Solution has exceeded our expectations on every level.”

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Ms. Bonnie Miller, CIO, Ramsey, Krug, Farrell & Lensing, Inc.

The Benefits

“The SAPERION Solution has exceeded our expectations on every level.”, said Ms. Miller.

One of the major efficiency gains using SAPERION has been with the documents that the company must send to the State of Arkansas. Prior to SAPERION, an RKFL employee would pull all documents that must be sent to the state, photocopy them, write the state case number on the papers, mail them, and return the documents to the original file. With the SAPERION system, on a weekly basis, the user simply clicks a button which, during the installation, RKFL labeled “Print to State”. The system automatically groups the documents by claim number and for each claim number, prints a corresponding cover page with all pertinent information, including the AWCC number.

“A process that formerly took 8-10 hours to do in a manual, paper-based process now takes us only a few minutes with SAPERION. Based on our labor costs, the SAPERION Solution is expected to save us several hundreds of thousands of dollars annually”, said Ms. Miller.

Today, SAPERION affords RKFL the opportunity to streamline the flow of information between the company and the multitude of insurance carriers. When very large files consisting of many different types of documents must be sent to multiple carriers, RKFL can simply select the documents from SAPERION, click the button labeled “Email URL” and the SAPERION system automatically aggregates the documents into a link containing a list of the documents selected. This link is returned to the employee in his/her Lotus Notes Inbox and can be forwarded to any number of carriers just by filling in their e-mail addresses.

The sent documents contain an encrypted passcode so they can only be opened by the intended recipients, and it expires in a specified number of days. With this functionality, **RKFL has eliminated thousands of hours of work annually by eliminating the need to print, photocopy, and mail hundreds of insurance applications** and other documents required by the

respective insurance carriers. Ms. Miller goes on to say, “This process so impressed our management that the IT department has already leveraged the SAPERION Solution for the P&C division and create the e-mail link functionality for that group as well.”

Ms. Miller also states, “Based on the productivity gains that we have already seen in our TPA division, we fully expect to be able to grow our business significantly without adding personnel. Because SAPERION is so flexible, we expect to find many more ways to improve our processes as we implement the system in other departments across the company. Ultimately, this will improve our revenue per employee, and let us focus on being an insurance industry leader in service and innovation.”

The RKFL SAPERION solution was implemented by **Enara Technologies Inc.**, a SAPERION partner and competence center. (www.enarainc.com)

Saperion is an international company with offices in the USA, Germany, UK, Switzerland and Singapore. Saperion's leading Content and Document Management solutions are installed in over 6,800 sites worldwide.

Enara Technologies Inc. is Saperion competence center for North America and has been implementing information management solutions since 1993.

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