



Canadian Insurance Provider Turns Off the Print for Savings and Efficiencies

At a Glance

- A large insurance company wanted to reduce printing and shipping in order to save money and support green practices
- Their goal was to have a self-service online repository for brokers to view electronic documents
- The repository needed to have a range of options for individual brokers to selectively suppress printing and/or view digital documents
- Their native print format was Metacode, which had to be converted to a suitable format for ePresentation

Solution

- CrawfordTech's Riptide was implemented as a pilot program, and subsequently throughout the entire organization
- Documents stored in their existing ECM platform are converted from Metacode to PDF for online presentation and archiving
- Key bits of data are extracted from the print stream to identify each document in the run
- The print stream is converted into a PDF and stored in a database using the metadata as reference fields

THE ECONOMICAL INSURANCE GROUP®

Summary

The Economical Insurance Group has launched a successful print suppression solution that enables brokers to transition to a paperless environment while controlling print and mailing costs. Now, with the support of Crawford Technologies software and services, the result offers new savings, efficiencies and expanded capabilities for brokers who had been burdened with an abundance of policy documents.

The Economical Insurance Group is one of Canada's leading property and casualty insurers. Canadian owned and operated, Economical provides a wide range of products throughout North America. Their success is built upon a foundation of innovation and financial strength, but according to Kathryn Curran, manager of broker solutions for Economical, the company was eager to find an innovative solution to relieve the burden of paper on their brokers.

"Many brokers today operate in a paperless office environment," explains Curran. "Our brokers want the ability to suppress physical copies of policy documents they typically receive." According to Curran, providing a paperless option was important for Economical. "Paperless workflows and environmentally conscious business practices are important for many brokers."

Curran says that Economical also wanted to adopt green practices while reducing printing and shipping costs. "Decreasing our environmental footprint was important, as was the ability to trim operational costs; both on our side and on the broker side. For example, many brokers were scanning documents and subsequently shredding those pages just to get them into a paperless workflow. The result is unnecessary costs for us to print and mail the documents to begin with, as well as for the broker in terms of the hardware, systems and effort needed scan and digitize the paper once they receive it."

Solution

The team at Economical began to investigate solutions that would allow brokers to not only suppress documents but subsequently view them electronically if desired. "It is important to understand that there are two components to any print suppression solution," says Curran. "The first is the suppression of the documents themselves. The second is how the end user gains access to those electronic documents they no longer receive."

"Feedback from brokers demonstrated there is no consensus when it comes to always wanting the documents stored within the broker's own system. Some brokers



Results

- Brokers have a self-service web portal that allows them to select which documents to suppress and which to view electronically
- Access to additional information has resulted in improved support for other departments such as claims and underwriting
- Printing and mailing costs have been substantially reduced

Additional Benefits

- Standard options such as the ability to specify page ranges or combine documents with new pagination allow brokers to easily assemble entire packages
- Watermarks and/or date and time stamps can be added, as can cover and separator pages
- The existing print processes did not require significant modification or re-architecting, providing flexibility when implementing the new platform

commented that they would only view documents occasionally as the need arose and did not wish to receive electronic copies while others wanted all documents, regardless of the need to view them, within their own network.”

“Economical recognizes that a ‘pull’ model of asking brokers to come to our site for retrieval of documents may not be the ultimate end state. That being said, it is a solid foundation upon which to move into more of a ‘push’ model in the future whereby documents can be seamlessly sent to the broker.”

Most importantly, this self-service online repository needed to offer a variety of print suppression configurations for brokers, not an all or nothing solution.

“We recognized that not all broker offices are at the same level of comfort and/or sophistication with paperless practices and workflows, so an across-the-board suppression was not an option at this time,” says Curran.

Fortunately, the reputation of Crawford Technologies and their capability in the area of print manipulation and suppression led Economical to investigate how they could provide a viable solution. “A member of the project team had previous experience with CrawfordTech products and thought very highly of them,” explains Curran. “He felt that CrawfordTech was the industry leader in processing Metacode, which is our native print format.”

Of particular value in case management applications are the added functionalities that Riptide delivers. In general use applications, users can specify page ranges when only part of a document is desired. Documents can be combined with new pagination. Watermarks and/or date/time stamps can be added. As in the application above, cover pages can permanently identify document assemblies or serve as separator pages.

After analyzing best practices in paperless workflows and determining the needs and readiness of their broker network, the solution was piloted with a select group of Economical brokers across the country. The result was a resounding success, for brokers as well as for the implementation team. “The solution was extremely well received by the broker community,” says Curran. “Plus, CrawfordTech did not require a major re-architecting of our current print processes. The solution offered a lot of flexibility in how it could be implemented and this allowed us to work within our existing print framework and use our existing ECM software for the storage of the documents.”

The solution works by converting print streams into PDF format for online presentation and archive. “The Metacode from our policy declaration pages is routed through CrawfordTech software where the files are sorted and grouped,” explains Curran. “Key bits of data are then extracted from the print stream and this metadata identifies each document in the run.

From there the print is converted into a PDF and stored in a database using the metadata as the reference fields.”

Economical now has a convenient document repository for brokers complete with self-serve preferences for print suppression. Brokers can “go paperless” for a particular line of business or for their entire broker operation. Best of all, they do not have to wait for technical support in order suppress or unsuppress the printed version; brokers are provided with the control to easily update their preferences when they need to.





A little about Crawford Technologies

Crawford Technologies streamlines high-value document management solutions that encompass all aspects of post composition Customer Communications Management (CCM) including print file transforms, workflow automation, operations management, intelligent mail tracking, Multi-Channel Customer Communications Management (MC3), archiving/ECM and document accessibility.

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Results

Curran has seen increasing adoption of Economical's paperless offering since the pilot was completed. A component of this success is the result of utilizing CrawfordTech's solution.

“We can measure the number of broker preferences set to suppression, and we've seen a decrease in the number of printed images compared to our baseline.”

Other departments within Economical are also realizing benefits. “All policy declaration and additional interest documents, regardless of whether a broker suppresses print or not, are beginning to build up in our ECM repository starting last year and will be retained for an 11 year period,” says Curran. “This allows staff to more accurately determine coverage and the state of the policy in the future. Before print suppression, this information was only available within our policy administration systems and that information was purged after a much shorter time. The resulting benefit is increased support for our claims and underwriting departments. This also benefits brokers as they will have access to documents which support their various legal requirements.”

In the end, Economical felt that CrawfordTech was the right choice. “The successful implementation of print suppression to our brokers was a critical project. The CrawfordTech tools work very well, and the professional services and support team was extremely knowledgeable and helped us a great deal. The customer service was very good and the training sessions were excellent.”

Moving Forward

Economical recognizes that for many brokers going completely paperless will be a journey. “While our goal is to have all our brokers move to a paperless option, we have had success in adoption rates right from the beginning,” says Curran. “We have a dedicated team in the field that is proactively educating and promoting this offering to brokers.” Requests to share the workflow and training documents have come from several broker groups,” says Curran. “And we're happy to share these best practices and support them in moving to a paperless workflow.” Over time, Economical will review how their print suppression solution can be extended.