



CASE STUDY INSURANCE

Illinois Mutual Life Insurance Company

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Bill Zimmerman
Manager, Information Systems
Illinois Mutual Life Insurance Company

Illinois Mutual, headquartered in Peoria, Ill., is nearly 100 years old. Consequently, it has nearly 100 years worth of records to manage. Founded in 1910, the company conducts business in 47 states through more than 17,500 independent agents. One of the six floors at Illinois Mutual headquarters is dedicated solely to file storage. The organization realized that managing 30 million existing files and manually processing incoming paperwork was diverting employees away from other responsibilities and delaying completion of business processes.

Administrators sought a document management, imaging and workflow solution that would speed document access, minimize labor-intensive tasks and enhance information sharing between departments. After evaluating several options, they chose ImageNow.

“The professionalism, competence and enthusiasm of the Perceptive Software team impressed us,” says Bill Zimmerman, information systems manager. “The comprehensive workflow functionality of ImageNow was another key decision point.”

A standardized, proven deployment methodology enabled Perceptive Software to install ImageNow at Illinois Mutual in just two weeks.

“ImageNow implementation was virtually flawless; it’s the best software installation I’ve been involved with,” Zimmerman says. “Every stage of our ImageNow project has been completed on time.”

Using patented LearnMode™ technology, ImageNow integrated with Illinois Mutual’s proprietary core business applications. Integration connects host system records with corresponding information in ImageNow, enabling users to instantly retrieve the supporting documents they need from their host application screens.

“The ability of LearnMode to integrate with new screens in seconds is amazing,” Zimmerman says. “Its flexibility makes ImageNow effective in every department.”

Achieving Vendor Independence

Participating in hands-on training classes prepared the Illinois Mutual implementation team to manage ImageNow in house. Since the initial deployment in sales administration, Illinois Mutual has extended ImageNow to underwriting, policy service and multiple other departments, with minimal input from Perceptive Software.

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Departments Using ImageNow

Underwriting
Policy Service
Benefits
Investments
Sales
Sales Administration
Executive Services
Human Resources
Accounting



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Sue Steele
Assistant Vice President of Policy Service
Illinois Mutual Life Insurance Company

User acceptance of a new software suite is crucial to the success of any IT project, as a company will only benefit from deploying a system that employees are able and willing to use. Zimmerman’s colleagues embraced Illinois Mutual’s switch to electronic document management.

“ImageNow has been very well received, even by employees that took a while adjusting to not having paper files in their hands,” Zimmerman says. “They like ImageNow because it gives them instant document access and makes tasks such as paying claims much less laborious.”

Enhancing Customer Satisfaction

Illinois Mutual’s policy service department deals with service requests concerning universal life insurance, traditional life insurance, annuities and disability income policies. Prior to ImageNow deployment, employees requested supporting documents and waited for colleagues to deliver the required files. Now, files are indexed and routed to the appropriate associates’ ImageNow workflow queues for immediate processing.

“Having files in ImageNow work queues instead of piled on desks helps employees better manage their workloads,” says Sue Steele, assistant vice president of policy service. “ImageNow has greatly reduced turnaround time.”

Illinois Mutual has internal standards for processing policies, including a time limit. ImageNow reporting features enable the policy service department to monitor every aspect of employee productivity, including the number of late files.

“ImageNow Workflow makes it easy for managers to review the time it takes to process each policy and to reassign duties when employees are out of the office,” Steele says.

The policy service department receives many phone inquiries each day. When relying on hard copies, associates called customers

back once files were delivered from the storage area. ImageNow helps Illinois Mutual fulfill its commitment to exemplary customer service by enabling employees to pull up files while customers are still on the phone.

“ImageNow puts all the information we need to quickly answer inquiries at our fingertips,” Steele says. “The result is increased customer satisfaction.”

Simplifying Auditing

Audits are simplified using ImageNow because documents are readily accessible. Previously, an audit would require employees to go through hundreds of folders to pull the correct files for auditors, deliver them, and then return them when complete. During the audit, these files were tied up and unavailable to customer service employees. Instant and simultaneous access to documents with ImageNow makes a once time-consuming, inconvenient task no problem for both auditors and employees.

The information systems department also uses ImageNow to keep track of service requests to their department, creating an audit trail that shows documentation authorization and promotion of code from development into production.

“Having an audit trail in ImageNow is crucial when the state of Illinois comes to audit,” Zimmerman says.

Eliminating Document Misplacement, Speeding Processes

Instead of Illinois Mutual associates taking documents to colleagues’ desks, they electronically route files in ImageNow Workflow. Managers can see who has accessed each file and what action they took with it, allowing them to identify and address bottlenecks.

“Using ImageNow Workflow eliminates the risk of document misplacement and employees no longer waste time walking around the office delivering and picking up files,” Zimmerman says.

Audits are simplified using ImageNow because documents are readily accessible. Instant and simultaneous access to documents with ImageNow makes a once time-consuming, inconvenient task no problem for both auditors and employees.

Zimmerman and his colleagues optimize ImageNow to suit changing business needs, without requiring a Perceptive Software consultant to come on site.

“We find it very easy to set up new workflows and have discovered new ways to use ImageNow that benefit our business,” Zimmerman says. “The intuitive routing rules available in ImageNow reduce our IS workload because non-technical managers don’t have to engage IS to get the job done.”

Powering Productivity

Prior to the ImageNow Implementation, retrieving a file was a labor-intensive task. An employee input the policy number and policyholder’s name on the host application, and printed a request for the file. A colleague on the mezzanine level retrieved the printout, walked to the storage area and pulled the file. He or she then delivered it to the requester’s desk and, after processing, the original copy was returned to storage.

Now, associates input policy information and print barcoded sheets that have policy numbers and policyholders’ names on them. Colleagues on the mezzanine level scan the required jackets into ImageNow, and the data is immediately available to authorized ImageNow users.

“ImageNow reduced the time it takes to answer a policy request by 75 percent, greatly enhancing customer service,” Zimmerman says.

In addition to speeding information sharing, ImageNow boosts productivity by reducing the amount of time spent processing paper.

“ImageNow simplifies information retrieval, providing huge time savings,” Zimmerman says. “It enables employees to get more work done in less time.”

The ImageNow Document Management Suite gives policy service employees easy access to version controlled documents. When generating Notice of Underwriting Actions and other correspondence to policy holders, those documents are archived in ImageNow in their native format. When changes are necessary, version control features provide the latest version of the document and a detailed audit trail.

Illinois Mutual also benefits from integrating its existing fax server solution with Perceptive Software technology. A legacy system captures inbound faxes and ImageNow Import Agent brings them into the relevant ImageNow workflow queues, encouraging timely processing. For example, all faxes relating to the underwriting department are routed into an underwriting queue.

“The combination of ImageNow Import Agent and our existing fax system reduces the equipment, maintenance and supply costs associated with fax machines,” Zimmerman says. “It has also freed up the time employees used to spend preparing, sending and retrieving faxes.”

Benefits such as expedited customer service, elevated productivity and reduced overhead validate Illinois Mutual’s decision to implement ImageNow. Zimmerman is confident that Perceptive Software will continue to meet Illinois Mutual’s evolving document management needs. Zimmerman says the company continues to get more and more out of ImageNow, because functionality increases with each release, and the process of scanning in all the historical documents will soon be complete.

“Document management and imaging is a natural fit for an insurance company such as ours that wants to grow, progress and work smarter,” Zimmerman says. “Now that we’ve experienced the benefits of ImageNow, I can’t imagine going back to paper-based processes.”

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Quick Stats

- Founded: 1910
- Integration: Multiple proprietary applications
- Products in use: ImageNow, ImageNow Workflow, Document Management Suite

The Challenges

- ▶ Slow document retrieval delays response to customer inquiries
- ▶ Associates spend hours manually processing paperwork
- ▶ Find a product that can be deployed quickly and cost-effectively
- ▶ Routing hard copies delays policy processing

The Results

- ▶ Instant document access enhances customer service
- ▶ Reduction in manual tasks increases employee productivity
- ▶ Non-programmatic integration contributes to rapid implementation
- ▶ Advanced workflow expedites task completion

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