



engage. empower. evolve.™

OnBase[®]
a Hyland Software solution



In a competitive landscape where customer expectations and competition demand perfection, OnBase enterprise content management (ECM) facilitates efficiency, speed and accuracy. Named an insurance industry market leader for document handling solutions by Celent*, OnBase manages both content and the processes surrounding it, giving insurance agencies and brokerages a clear competitive advantage.

With OnBase, agencies and brokerages see results through

- Increased productivity with features such as instant document search and retrieval, automated content-centric workflows, cross-referencing, revision control and automatic indexing
- Lowered operational costs achieved by reducing or eliminating paper and printing costs, integrating with existing applications, quick user training and simpler IT administration
- Mitigated risk with a disaster recovery plan, records and retention management, improved compliance and increased document security
- Increased end user adoption through customizable interfaces and seamless integrations with existing agency management systems
- Easily customized deployments for departments enterprise-wide, including customer service, claims, accounting and human resources

- Improved customer satisfaction with real-time access to documents for customer service representatives and better issue tracking and resolution.

Because ECM is much more than just document imaging, OnBase combines integrated document management, business process management and records management in a single application. Deployed as a hosted or premises-based solution, OnBase automates business processes, reduces the time and cost of performing important business functions, improves organizational efficiency and addresses the need for governance, risk and compliance.

OnBase focuses primarily on transactional business content, which drives internal processes such as new business applications, claims issue resolution and accounting functions. A leader in the Forrester Wave™** in transactional content management, Hyland Software has a deep vertical focus on the insurance agency and brokerage market with implementations worldwide. These implementations are spread across organizations at an enterprise level, often beginning in new business processes and later expanding to include claims processing, customer service and back office operations such as accounting and human resources.

*Document Management for Insurers: Overview and Solution Spectrum, Celent, August 2006

**The Forrester Wave™: Content-Centric Applications Q1 2006, Forrester Research, Inc., March 2006

AGENCIES AND BROKERAGES INCREASE PRODUCTIVITY THROUGH ECM

In virtually every department, OnBase increases efficiency with paperless processing and greater access to information. Customers realize significantly lower operational costs and an increase in productivity by implementing OnBase.

OnBase customers* have

- Increased processors' individual productivity by 33%
- Decreased document retrieval from 15 minutes to seconds
- Prevented the hiring of another processor, saving an estimated \$40,000-\$60,000 each year
- Increased account manager productivity by 15% and growing
- Maintained productivity when traveling or working from home.

Account Managers Grow Clientele Volume

Because OnBase gives account managers immediate access to critical information, they are able to handle a larger volume of clientele. By posting information online, users access OnBase from virtually any computer. Content is securely posted to the Web so that managers view each account and process in a single online interface. Increasing user acceptance, OnBase's customizable Web interfaces can be formatted to include information based on users' roles.

Automated Processing Expedites Claims

During the processing of a claim, OnBase enables insurance agencies to balance efficiency and speed with superior customer service. OnBase makes claim resolution simple, smooth and fast. This reduces the cost-per-claim and lowers errors and omissions exposure.

Using OnBase for claim processes will

- Shorten claim cycles and reduce cost-per-claim
- Support data with electronic documents, audio, video and photos
- Ensure claims are processed consistently
- Support compliance with regulatory requirements.

With foldering, users more accurately determine if claims have adequate information for processing and approval. Mimicking physical folders, they also increase user adoption. Once a first notice of loss (FNOL) comes in, OnBase instantly populates folders to collate required information. OnBase folders store ACORD® forms, e-mails, photos notes and more, and users can quickly identify missing information. OnBase Workflow then automates the claims process, decreasing processing time and ensuring proper procedures.

Accounting Solutions Process More Invoices in Less Time

Rapidly deployable, OnBase enables insurance agencies and brokerages to expand the system to other departments, such as accounting and finance, with minimal resources. OnBase then acts as a single central repository for content across the insurance agency or brokerage.

For accounting and finance, OnBase users

- Automate content-centric processing
- Reduce the cost of back office operations
- Access documents through core accounting systems
- Process documents through new business, underwriting and accounting simultaneously.

Accounting content is imported into OnBase for more efficient content management. OnBase integrates with existing applications, allowing users to retrieve documents from within existing IT applications. Workflow then delivers documents to finance personnel, ensuring procedures are followed. Throughout the department, automatic audit trails and document histories provide more complete audit information and support compliance initiatives.

CONTENT IMPROVES CUSTOMER CARE

In an industry where outstanding customer service is a significant differentiator to increase and retain business, OnBase provides immediate access to customer information and up-to-date issue tracking. By compiling a complete record of a customer's information, OnBase unites structured data, unstructured content and human interaction within a single view so that agencies can more intimately understand their clients.

Access to Customer Information Anytime, Anywhere

No matter the location, OnBase provides real-time customer information online. Whether it is a Word document, MVR, CLUE report, ACORD form, online application form, e-mail, invoice, voice recording, photo or nearly any other type of content, OnBase accommodates multiple sources and formats in a fully customizable view of a client's complete information.

With OnBase, agencies

- Increase the number of issues resolved on the first call with a client
- View the status of an issue regardless of where it is in the process
- Provide customers with Internet access to information, reducing call volume
- Track human interactions associated with documents and events.

With all customer information in a centralized repository, OnBase ensures the safety and security of customer documents. OnBase captures and manages information as it is received, avoiding lost and damaged records. In addition, role- and user-based security settings maintain the privacy and confidentiality of sensitive information.

Further improving service, automatic timers and notifications within OnBase ensure that all customer requests are followed through in a timely manner. These notifications can also alert agents and brokers when policies need to be renewed or revisited, when payments are past due or when an account needs special attention.

*Please visit www.onbase.com to read the complete case studies of these and other satisfied OnBase customers.



INTEGRATIONS INCREASE ADOPTION, REDUCE TRAINING

OnBase is integrated with hundreds of applications, often through point-and-click configuration, including agency management systems, e-mail, Microsoft® Office applications and accounting software. Augmenting existing technology investments, OnBase document management enhances applications already in place because it adds the unstructured content of formats, such as scanned images, word processing documents, e-mail and many others, to the structured data of various applications enterprise-wide.

With OnBase, integrations

- Leverage existing technology investments
- Allow employees to work in familiar environments
- Increase productivity by eliminating the need to navigate between various systems
- Minimize training needs.

By simply adding a hotkey or a double-click to applications already in place, users pull up documents directly related to the information with which they are working. Often times, users do not even realize OnBase is working in the background and see the new functionality simply as an update to their software. Users need not learn an entirely new system, but only an additional feature, greatly increasing user adoption and reducing training needs. Many users can become acclimated to OnBase in only a few minutes.

By unifying unstructured content (e.g. e-mails, correspondence, applications, claims) with hard data from the agency management system or other enterprise application, users never need to bounce from system to system to research and complete work. Customer service representatives (CSRs), account managers, underwriters, agents, brokers and accounting employees can all work within their various existing applications, while taking advantage of greater access to information residing in OnBase. In turn, employees increase productivity and get more accomplished in less time.

SECURE INFORMATION SUPPORTS BUSINESS CONTINUITY AND COMPLIANCE

With a paperless environment, agencies and brokerages eliminate the inherent downfalls of a paper-intensive business. More secure, reliable and efficient, OnBase content management offers more control over content and lowers operational costs.

With documents securely stored in OnBase, agencies and brokerages realize

- Revision control for policy contracts, Microsoft Office documents and quotes
- Enforced document retention and records management policies
- Disaster recovery and business continuity peace of mind
- Enhanced recording of document histories and audit trails
- Increased compliance with HIPAA, Gramm-Leach-Bliley, Sarbanes-Oxley, NAIC, e-discovery and SEC regulations.

Better Document Control Improves Revision

OnBase enables agencies and brokerages to have full command over content. Because documents like quotes, policy contracts, HR documents and process guidelines require multiple modifications and versions, OnBase allows users to “check out” documents. While all authorized users have “read-only” privileges to the content, only one person at a time can make changes. Once complete, OnBase gives general employees access only to the most recent version, ensuring that they have the most up-to-date information.

Throughout the process, OnBase provides easily accessed reporting features to enhance compliance. Document histories and audit trails keep track of who opened the document, if they made changes and when those events occurred. Compliance can be proven, avoiding costly fines and possibly even prosecution.

Making Audits and Discovery Less Resource Intensive

Agencies and brokerages can give auditors limited access to queries and content online, eliminating time-consuming

searches for paper documents. Auditors can view the documents they need without even coming onsite and taking only minimal resources to complete the audit. Auditors often appreciate that their job is simpler and faster, while agencies realize cost and time savings and minimize business disruptions.

Legal discovery according to the newest Federal Rules of Civil Procedure (should it be needed) is significantly simpler and could potentially save millions of dollars in discovery costs. Because OnBase can automatically retain and delete documents according to established rules, agencies are assured that the proper information is readily available. Agencies and brokerages will neither have extra documents kept too long nor missing documents not kept long enough. Employees can pull up the necessary documents immediately, virtually eliminating expensive searches through paper files.

Disaster Recovery Supports Business Continuity

OnBase can provide access to documents in the event of a disaster, whether a full-scale natural disaster or the significantly more frequent hardware failure. A natural disaster may be one of the times customers most need an agency's services. OnBase helps ensure agencies have access to necessary information in times of greatest need. However, hardware failures are a much more common source of data loss, and customers may be much less understanding during a seemingly unnecessary downtime.

Agencies and brokerages can back up all relevant information through various methods, including writing information to tape or CD/DVD or making information accessible online through the OnBase Web client. With multiple data verification and validation services through OnBase BackStop, agencies rest assured that information will always be available when they most need it.

DATA TURNED INTO OPPORTUNITY

More efficient and controlled processes paired with easy access to documents in OnBase enables agencies and brokerages to shift focus from processing and basic business functions to providing outstanding customer service. Agents and CSRs can spend more time with customers and have more comprehensive information at their fingertips.

OnBase can help agencies and brokerages turn a piece of data, such as a child's 16th birthday or a new addition to the family, into a customer touch opportunity. OnBase notifications can alert agents so they can proactively identify customer account rounding opportunities such as additional lines of insurance or increased investments.

These data triggers can also kick off a workflow to automatically create personalized letters to address these needs. Adding data, content, phrases and other information to pre-defined templates, OnBase generates individual and customized letters in batches to decrease the manual labor involved in document composition. Automatic document creation can also be applied to other types of letters and documents, such as responses to claims submissions, policy documentation and contracts.

ABOUT HYLAND SOFTWARE

Established in 1991, Hyland Software Inc. is the developer of OnBase, a rapidly deployable suite of enterprise content management (ECM) software applications. OnBase is a leading solution for optimizing content-driven business processes throughout insurance enterprises. More than 200 insurance customers use OnBase's document imaging, process automation and content management capabilities to enhance process throughput, increase operating margins, improve customer service and minimize organizational risk. For more information about OnBase, please contact an Authorized OnBase Solution Provider or visit www.onbase.com.





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