

OnBase
a Hyland Software solution



to make a difference.



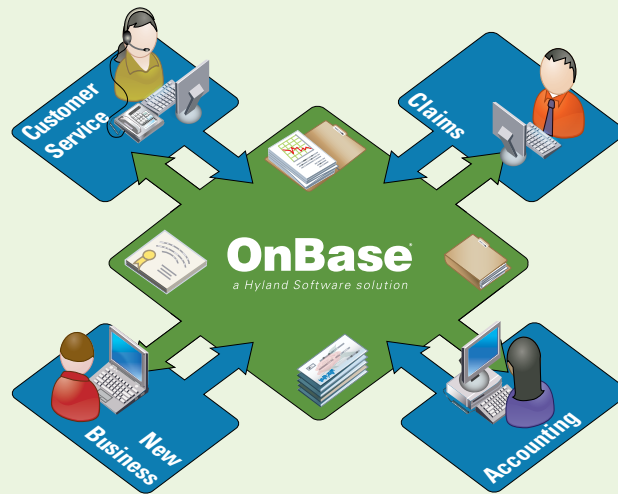
Ever wondered what makes some insurance companies so successful? Year after year, regardless of market conditions, decreased spending, and even natural disasters don't seem to prevent them from posting profits. So what's their secret?

It's the ability to make a difference. It's the ability to react nearly instantly to dynamic economies and changing business conditions, to immediately answer questions that haven't been asked before and to do it all without breaking a sweat.

It's clear that competing in a tight economy requires insurance companies to get tough; but can you do it while still maintaining efficiency and compliance, while still making a difference to your customers and employees? Conditions like these demand that you think about your business differently. A trusted resource in the industry, hundreds of insurance companies have called on OnBase to help them ensure success for the long-term.

Now it's your turn. You can't wait any longer.

It's time to make a difference.



Stop searching, start improving claims processing

Auto adjudication, straight-through processing, no-touch handling. Regardless of what you call it, it's about handling each claim—from simple to sophisticated—with precision and speed.

No longer spend time looking for missing or absent documents. With familiar color-coded tabs and templates, OnBase folders can double productivity and save money.

OnBase gives claims departments time. In one place and at one time, you have all information to process a claim and handle exceptions. Documents are automatically made available to the right people and can even be accessed in your existing claims application. Processing claims faster and more accurately not only means you fight the clock—it means you save money, claim after claim.

What would you do with 50 percent more time? How would you make a difference?

- Reduce claims processing time and cost
- Consistently handle each claim from basic to complex
- Provide instant and automatic access to the right documents
- Instantly integrate with existing claims handling systems

New business: gateway to success

The company relies on you. Its success, its failure depends on you and your team. You ensure the company's growth and competitive advantage.

The faster you issue policies and process renewals, the happier you keep your producers. This will determine whether you win or lose market share.

OnBase can help you win. More than 400 insurance companies use OnBase to help bring more business in the door, underwrite it faster and attract the best agents. By ensuring consistent, reliable and secure document management, OnBase can be the difference between business as usual and achieving your growth potential.

- Automatically assign and route applications to increase revenue opportunities
- Increase policy production without increasing headcount
- Provide agent force visibility to the most consistent, accurate, up-to-date data from anywhere





Alleviate underwriting fears with consistency, accuracy

Responsible for managing both new business and renewal risks, underwriting teams must balance speed, service and profitability with the precision and accuracy of a tightrope walker. Lose focus and everything comes crashing down.

OnBase helps underwriters keep that focus.

Without it, underwriters are forced to rely on manual, paper-based processes and legacy systems that limit accessibility and put the organization in jeopardy. The speed, risk and profitability concerns that underwriting teams balance can mean the difference to your company's bottom line.

OnBase brings information together from multiple sources to give underwriters the tools they need to most effectively manage risk. No more thumbing through papers and folders or flipping between three separate screens, underwriters have all the data they need in one place—at their fingertips.

- Consistently write accurate, quality policies in a timely manner
- Automate processing to ensure consistent decisions and reduce risk
- Provide instant access to all relevant information across applications and repositories
- Enable instant reporting to supervise the process from end to end in real time

Make your customer service worth it

You only get one shot to make a difference to your customers. They don't call or e-mail or fax to say hello or see how your day is going. Often reaching out because of a major life event—a birth, a death, an accident, a tragedy—they need you.

Customer service is critical to insurance companies—great customer service makes the difference. It's not just about picking up their call by the second ring. It's about answering their questions immediately and accurately.

That's where OnBase comes in. The only differentiator in a shifting market, people pay premiums for customer service. Would your customers be reassured if they saw what happens behind the scenes? During the worst of times, customers come to you with great demands and high expectations. OnBase guarantees you won't let them down.

- Automate touch points and increase meaningful customer communication
- Ensure consistent, timely customer communication
- Respond to customer inquiries faster and enable single-call resolution and self-service
- Identify your best representatives with process transparency

Operations: The hidden keystone of every insurance company

The operations teams—from accounting and finance to human resources and agency communications—might not be the first thing that comes to mind when you think of an insurance company, but that shouldn't discredit their importance. These teams are the backbone of every insurance organization.

Often found drowning in paper, operations employees are faced with repetitive, everyday tasks that could be automated to save money and time.

OnBase allows operations teams to spend time working on projects that they were hired to do instead of managing paper. In addition to resolving document management, OnBase increases employee productivity and morale, freeing them time to make a difference for you.

- Automate agency communications in real-time, including commission statements and policy changes
- Simplify order processing and three-way matching
- Never recreate a document again—integrate with virtually any ERP and HR system, including SAP, Lawson and PeopleSoft
- Shorten the hiring cycle to find and hire the best people



Write your success story one process at a time

Not just a claims solution. Not just a new business or underwriting system. Not just an IT application. OnBase can make a difference to your entire organization.

OnBase gathers information from multiple sources and multiple formats and gives you one place to find it. With the most updated, accurate information in one place, your data is reusable across departments. No more searching for paper, no more recreating data, no more frustrated customers. All combining together to save you time and money.

Some products help you make one process faster; OnBase provides a holistic approach to your business. Not only does it speed claims, but it also improves the efficiency of other areas of your business, including underwriting, accounting and customer service. Because of its ability to bring together data from multiple sources and formats, OnBase facilitates insurance like no other system.

With increased efficiency, insurers grow market share and profitability from traditional sources. Productivity gains bring time to focus on innovation. Flexible, configurable options meet the way you do business, making distribution possibilities endless.

Combining insurance expertise with business knowledge, your organization is ready for today and prepared for tomorrow. It's time to make a difference with OnBase.

Hear what our customers are saying.

"One of our biggest benefits is that our claims managers now manage people, not paper. We may have added technology to the claims process, but we have actually increased the human touch."

*- Tom Nohelty, Vice President, IT
AIG Travel Guard*

"The biggest benefit from OnBase is that our business has continued to grow and we haven't had the need to increase staffing."

*- Mike Morris, Project Manager
Beneficial Financial Group*

"With OnBase, we have reduced the number of staff needed to process claims, saving more than \$100,000 annually. Further, more than 60 percent of claims can be paid within four days."

*- Steve Ropp, Vice President, Operations Services
Kansas City Life*

"We have improved the policy issuance process by reducing processing time and unifying our process. We can guarantee quality and give the best service to our brokers."

*- Takeshi Doi, IT Director
Mitsui Sumitomo Seguros*

"One of the biggest benefits that we have received from OnBase is in our claims area. We have a better level of customer service and our agents are more informed because there is a central location for all claims information."

*- Jennings Carpenter, IT Manager
Mennonite Mutual Insurance Company*

time to make a difference.

Get more information out of existing business applications. Reduce, even eliminate, wasteful, redundant tasks. Now you can spend your time on the things that really matter. That's effective document and process management.

That's the OnBase difference.

Learn more at OnBase.com/Insurance

