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# Case Study: Small Mutual Insurer Gains Efficiency Benefits from Automated Workflow.



**F**armers Mutual has been in business since 1881. The company has evolved from its early days of writing only fire and lighting coverage on farms and residential properties. Today, it provides competitive insurance coverage for homeowners, mobile homeowners, seasonal and tenant occupied dwellings, farmowners, and commercial properties, and has earned a rating of “Excellent” from A.M. Best. The organization recognized early on that in order to provide timely and efficient customer service, they would need to progress beyond outdated manual processing.

Eric Schmader, the company’s CFO / Treasurer, recalls, “When we came on board with DocFinity, it was for imaging, primarily, and document management. We knew that we could benefit from using the software’s workflow capabilities, but without a formal IT department, we didn’t have a way to create and support it. So we spoke with DocFinity’s Professional Services team. They helped us to implement workflow for a couple of processes. We have been very pleased with the results. Even as a small company, we were able to gain significant efficiencies by implementing workflow.”

## Recognizing the inefficiencies associated with manual processes

Schmader recalls the manual processing that was prevalent in years past. “Documents would come in. We would print them to a PDF driver and save them to a network folder. Somebody would open up the document and mark it up, and then the next person would email somebody to notify him or her that there was an application ready for review. That person would go in and review it, mark it up, and email it to another person to say that it was OK to go ahead and issue the policy. There was a lot of cutting and pasting going on between network folders.”

He continues, “After a policy was processed and issued, somebody would then go back in and index the application, the quote, the photos, and other associated

materials. Then they would have to remember to go back and delete those out, because everything was indexed. Workflow offered us a better way to route that information and eliminate the extensive use of network folders.”

## Finding a better way with workflow and business process management (BPM)

Schmader says, “When we wanted to implement workflow for our business process for applications, it was pretty timely: our policy admin system vendor, Town and Country Computer Services, had created a portal where our agents could quote and submit applications electronically. Our integration with DocFinity meant that once information was submitted via our portal, it could then get indexed automatically into DocFinity for storage and workflow.”

Farmers Mutual uses workflow to optimize processes in underwriting, where it handles their applications, endorsements, and cancellation requests. More recently, they have implemented a claims BPM.

## Expediting new business with workflow

Betsy Bauer, Farmers Mutual’s Information System Specialist—and also one of the company’s underwriters—helped to spearhead the implementation, serving as a liaison for staff, helping to test and re-test the software, and providing valuable feedback to the DocFinity team. As an administrator, she has permission to see all of the job queues in her department so that she can gain an overview of the various workloads.

She elaborates, “Work is broken down into customer service, underwriting, our HOLD area, processing, and claims. We have a management view so that our office management staff can see where work is residing. This helps them see if they need to get help in a certain area. Or if someone is requesting time off, management can see what kind of workload they have in their job queues. We also have a line of business



breakout: our personal lines are separate from farm, which is separate from commercial. Depending on their roles, different people have access to different levels.”

Bauer notes that in addition to routing the right information to the right people for processing, the implementation has offered a number of other benefits. She says, “In addition to having an automated process for new business, we have been able to eliminate our dependency on system folders. We no longer have to physically move folders from person to person throughout the process. This is far more efficient, and it also eliminates the chance of items being accidentally deleted. Using network folders, it’s easy to do.” Bauer also notes improvements associated with:

**A-Plus Reports.** Bauer says, “We have an interface between INSPRO and our A-Plus program which pulls our Claims and Property Characteristics Report. It happens behind the scenes on our web submitted applications. Town & Country brings the report back and imports it into DocFinity. So for those web-submitted applications, we no longer have to manually order and index those reports.”

**Improved search.** Bauer says, “When we open a job, the search results open and we can actually see what documents are there. We can see what we have for that application so far and make sure that everything that the underwriter is required to have is indexed.”

**Priority processing.** Bauer says, “We have a job flag. We can mark something as a standard job, or a rush job. If an agent calls and says she needs something processed today, we can flag it as a rush so that way anyone else touching the process knows that it has to be done first.”

**Document diary.** Bauer notes the importance of a timestamp: “Each time a part of the process is

completed, there is information written automatically to the document diary to show that that part of the process was done. It shows the user, the time stamp, the part of the process that they completed, and steps in that process that they took to complete the job.”

**HOLD status.** Bauer cites the value of having a HOLD option when users need to request additional information: “An underwriter at any point can put an application or any other job on hold for an agent any time that additional information is needed to complete processing. A HOLD can be released manually, or after a specified timeframe has been met.”

**Automated re-indexing.** Bauer says that probably the most popular enhancement that the DocFinity integration has offered is automated re-indexing: “Our commercial and farm accounts have a tremendous number of documents. And it used to take a long time once those policies were issued to re-index those quote documents to the policy level. Now, as soon as we give that policy number and we complete the job, the system goes back and automatically re-indexes all of our quote documents under that policy number. Our users no longer have to manually re-index them. That was a huge time saver for us.”

## Optimizing claims processing with BPM

Farmers Mutual recently expanded their use of workflow into their Claims department. Work in this department is broken down into four categories: New, Processing, Review, and Awaiting Adjusters’ Acknowledgment. Bauer says, “Users can log into their queues and see immediately the claims for which they are responsible, and the specific job tasks associated with those claims. Upon completion, work gets routed to our claims manager for his review of policy documents. Everything is at his fingertips for review. He can then assign work to an adjuster simply by clicking the appropriate name in an editable dropdown list.” Upon completion, the job is routed back to the claims processor. Once it’s done, a loss assignment email is sent to the adjuster based on his selection of tasks.

Bauer notes significant enhancements associated with the claims BPM:

**Automated attachment of Loss Notice and Declarations Page.** Bauer says, “The system automatically sends a copy of the loss assignment email to the adjuster, and attaches the Dec Page and the Loss Notice. Previously, we were doing that manually for every single claim that we were sending out. This is a tremendous time saver.”

**Use of network folders decreased.** Bauer says, “Just like with New Business, the use of network folders has been decreased within Claims. The claims staff no longer needs to notify each other when there has been a claim that they are releasing to the other individual. Previously, they were sending emails back and forth. Now they don’t have to do it manually because the system is actually doing it for them.”

**Time savings.** Bauer notes, “We are also able to add default language from which adjusters can select to eliminate repetitive typing from claim to claim.”

## A worthwhile investment

Bauer summarizes, “Even as a small company, workflow offers us advantages associated with efficiency, accuracy, and information access. We have been very pleased with the success of our implementation. Hopefully some of the other mutual companies that are not utilizing workflow will consider its advantages and consider how it might help their operations.”