Insurance Case Study:
AF Group

> " *OnBase and Guidewire provide the foundation for us to compile datadriven analysis and models which enables us to provide better care to the claimant, allowing them to recover and return to work faster."*
>
> **— Said Taiym**
> *Chief Information Officer*
> *AF Group*

The Customer

Headquartered in Lansing, Michigan, AF Group is a premier provider of innovative insurance solutions. The organization partners with more than 1,300 independent agencies to service nearly 58,000 customers throughout all 50 states. In addition to its business success, AF Group has been named to Business Insurance magazine's list of Best Places to Work in Insurance six years running.

The Challenge

AF Group manages more than 50,000 workers' compensation claims annually. Unlike auto or home claims, workers' comp claims involve injuries that can span anywhere from an hour to a lifetime. Understanding the nature of the injury is paramount to successfully resolving each claim, and timely access to all related information is crucial. Missing or misfiled documentation results in increased costs, lengthy recovery times, displeased customers and reduced industry ratings.

The Solution

Working with authorized OnBase provider ImageSoft, Inc., AF Group began using OnBase. Risk and recovery analysis begins immediately upon receipt of the first piece of information regardless of delivery vehicle (e-mail, phone call, fax, web-generated form), and AF Group uses OnBase to catalog the type of information received, open a file and trigger multi-pronged tasks. Says Said Taiym, AF Group's chief information officer, "OnBase allows us to centrally manage information while moving work throughout the organization. From nurses and doctors to claim handlers, support and legal, everyone is tasked with their respective piece of the puzzle simultaneously, helping us advance the claim faster and provide stronger care."

OnBase seamlessly integrates with Guidewire ClaimCenter, AF Group's core claims system, and staff work directly from the familiar Guidewire screens using data populated by OnBase, which runs in the background. All data points collected with the various tasks help predict a model which, in turn, predicts the severity of the claim, who needs to be involved, outcomes, etc. According to Taiym, "The OnBase integration for Guidewire ClaimCenter allows claims handlers and support staff to manage more claims per person; we're doing noticeably more work with less people. But it's not just the amount of work; the quality of the work and the quality of service has increased as well."

Immediate access to information is a significant differentiator for AF Group, and the organization finds itself more nimble than its competitors in its approach to policies, processes and resolutions. And while the solution began with the Claims department, the company is expanding OnBase throughout the entire enterprise. Says Taiym, "OnBase is very critical to the business because the information collected and stored in the system travels throughout the organization for the life of the claim, providing full transparency into all requests, actions and responses."

▶ ImageSoft

Using OnBase integrated with Guidewire, the power of information isn't limited to internal audiences; AF Group electronically shares certificates of capacity and compensation between state regulatory agencies, medical practitioners, the adjuster and the injured worker.

Concludes Taiym, "The out-of-the-box functionality of the OnBase/Guidewire integration, paired with the solution's flexibility, allows us to create a best in-class environment that meets our current business requirements and responds to changing specifications."

Their Success

Immediate access to vital information: OnBase plays a critical role helping AF Group move claims through the process and throughout the organization. Staff across multiple departments and locations have access to all necessary documents, allowing them to complete the work and ensure constant forward progress.

Process visibility: Staff have complete visibility into the status of all work which removes roadblocks. Additionally, visibility into processes and procedures enables AF Group to demonstrate compliance with all regulatory agencies as well as its own Compliance department.

Solution flexibility: Adaptable and flexible, OnBase provides out-of-the-box functionality to match nearly any business requirement.

ImageSoft

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