



# Haulers Insurance Company Case Study

## The Customer

Haulers Insurance Company was established in Tennessee in 1986 as a regional property and casualty insurance company, offering personal and commercial automobile products and services. Since that time, the company has expanded to Alabama, Georgia, Indiana, Missouri, South Carolina and Virginia. Today, more than 700 independent insurance agencies provide Haulers' insurance products.

Until 2005, when Haulers discovered OnBase by Hyland Software, the company was completely reliant on paper records, filling up floor space with bulky filing cabinets and leading to inefficient business processes. The sole job of several claims assistants was to manually enter and set up new claims submitted through the website — a hands-on and tedious task that left little or no time to work directly with customers. Today, OnBase automates that entire process. Haulers no longer uses paper documents at all, and the company has streamlined everything from processing claims to managing accounts payable so that checks get out the door on time.

## The Challenges

One of the greatest challenges of relying on paper documents was simply the time and energy it took employees to search through 30,000 files for the ones they needed, and then refile them.



“You are able to grow into OnBase. We started using basic modules to replace filing cabinets. Then, as we became more comfortable with it, we added functionality. We have enjoyed that you can start small with it.”

— **Shane Rowe**, IS Supervisor  
for Haulers Insurance



## The Challenges

- ▶ Searching through 30,000 paper files to find a single document
- ▶ Manually retyping every claim submitted to the company's website
- ▶ No checks and balances to ensure accurate and timely payroll



## The Results

- ▶ Instant access to digital files — no more paper records
- ▶ Claims automatically entered for processing with no manual work required
- ▶ Payroll tracking capabilities and payment reminders

The three secretaries who manually entered claims had virtually no time for other tasks. Even though the claims were submitted digitally through the Haulers website, there was no way to get the information into Haulers' computer system without retyping it. The systems could not "talk" to one another.

Accounts payable was a manual process, too. There were no checks and balances to make sure payments went out in a timely manner. If an approved claim had been sitting around too long without payment, no one was automatically notified, delaying the speed of some payments. There was also no fraud-prevention system in place to track who was signing off on checks and sending them.

In addition to only using paper, other business processes were antiquated. Haulers was still using a tape recorder to create audio recordings of client calls. Reviewing those tapes was tedious. In addition, if the tapes were lost the record was simply gone.

## The Journey

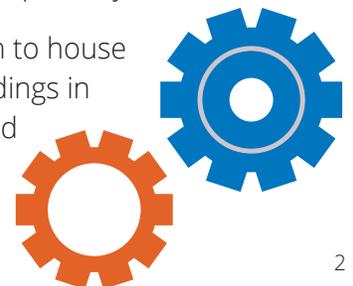
Haulers Insurance began using OnBase in 2005. The company president did his own research to find a system that would eliminate paper records and improve business efficiency. At first, Haulers was using OnBase solely for scanning and retrieval of documents — a valuable function of OnBase, but a fraction of its full capabilities.

While Haulers was initially working with a technology consulting firm for their basic installation, they recognized that to move forward they needed a partner with more advanced OnBase skills and specific knowledge of the insurance industry. Then, around 2008, the company discovered LBMC Technology Solutions, a multi-award winning firm also based in Tennessee.

Founded in 1996, LBMC Technology Solutions provides services that include IT administration, business software, custom software development, network engineering and administration, and remote management. LBMC is a multi-year OnBase Diamond Support winner, Hyland Software's highest partner honor, for customer support.

Even though Haulers was using OnBase for document scanning and retrieval, most of their records were still on paper. They were in need of a way for claims representatives to manage all information coming in — including files and phone recordings — as well as all facets of a claim — legal, injury, salvage, subrogation — with a single computer system.

LBMC built a system with OnBase as the foundation to house all incoming documents, data and phone call recordings in one place. Using their knowledge of the industry and their technical expertise, LBMC created a system that completely streamlined the claims process.



Today, Haulers uses OnBase for a variety of tasks, including claims and underwriting, invoice approvals and some human resources activities. OnBase's modular structure allowed Haulers to start with basic features and add capabilities as they recognized additional needs. More than just a document management system, Haulers discovered that OnBase can be expanded across the entire business to deal with problems caused not only by paper records, but communication barriers, data silos, inefficient business processes and much more.

“If a document was misfiled, employees might spend a week or two looking for it.”

— **Shane Rowe**, IS Supervisor for Haulers Insurance

## The Results

Among the many benefits and capabilities Haulers now enjoys with OnBase:



- ▶ **No paper files to store** — Haulers was able to toss all those old filing cabinets, eliminating the need to search for records. All documents and data now live in the OnBase system, where they can be accessed with the click of a mouse.
- ▶ **No manual entry** — Claims submitted to the website are automatically pushed to OnBase, eliminating the manual process of entering data, and freeing up employee time to focus on customer service. OnBase automatically starts processing the claim without the need for retyping or indexing.
- ▶ **Automatic notifications** — Automatic interdepartmental notifications are sent to alert underwriting of claims activities. For invoicing, if an approved payment sits in queue too long, an email goes out reminding accounts payable to issue a check.
- ▶ **Speedier processing** — Claims can be processed much faster without the need for paper files and manual entry.
- ▶ **Better collaboration** — Multiple employees can view documents at the same time from different locations. If a claims adjuster needs to ask an underwriter a question, they can talk on the phone and look at the same document together.
- ▶ **Fraud prevention** — Controls are in place to make sure checks are not issued when they shouldn't be. OnBase tracking monitors who has approved payments, so that person can be addressed directly if there's a problem or question.
- ▶ **No more data silos** — All data and information can be accessed from one dashboard, allowing employees to manage everything from a single location.

LBMC has several insurance customers, in fact I was previously in IT for an insurance carrier. This unique experience and partnering with Hyland Software enables LBMC to provide robust solutions to the insurance industry."

**Mike Sole,**

Director of Sales at LBMC  
Technology Solutions



- ▶ **No cassette tapes** — Digital audio files are recorded and then automatically emailed to an adjuster. Those files are stored in the claims record within OnBase, ensuring they are never lost.
- ▶ **Virtual printing** — There's no need to print and scan documents to put them in OnBase. Documents can be transferred directly from applications such as Word, Excel, Notepad, Adobe, email, web pages and many more simply by using the OnBase Virtual Print Driver module.
- ▶ **Convenient file storage** — Files are always stored in their native format.

Together, Hyland Software and LBMC Technology Solutions have helped countless insurance companies rid themselves of paper documents, create more efficient workflows, save time and reduce the bottom line. They understand the unique needs of the insurance industry and the problems that can be resolved with technology that is well-designed and well-managed.

**OnBase**<sup>®</sup>  
by Hyland



make a good business **better**

LBMCTech.com

info@LBMCTech.com