



STATE AUTO INSURANCE

TOTAL CONTENT MANAGEMENT

CUSTOMER SUCCESS

FINDING A BETTER WAY TO DO BUSINESS



State Auto initially turned to Mobius in 1998 to help meet Year 2K content management requirements. Since then, ViewDirect TCM has become the backbone of the property and casualty carrier's initiatives to streamline document access and improve work processes for employees and agents. Today, with 350 million documents stored in the ViewDirect TCM repository and an average of 750,000 accesses a month, State Auto has eliminated the distribution of printed documents and has found a better way to do business with its independent agents.

State Auto Insurance is one of only fifteen companies to have earned an A+ rating for more than 50 straight years from A. M. Best, the leading provider of ratings and information on the insurance industry. Founded in 1921 and headquartered in Columbus, Ohio, State Auto does business in 28 states through a network of 22,000 agents in 3,400 independent agencies. The company's competitive edge is based on its relationship with these independent agents and on making it as easy as possible for the agents to do business with State Auto.

A Better Way to Support Agents

"Our agents are independent, which means that we must continuously earn their business and their confidence," explains Kim Bailey, vice president and director of the Information Resources Division at Meridian Security, a State Auto subsidiary. "One of the most important ways we do this is to leverage automation to make all agency interactions with the company efficient and effective. *ViewDirect TCM* has been essential to the success of our automation initiatives by making critical information and documents available on demand to both agents and employees while helping us manage expenses."

An integrated repository based on *ViewDirect TCM* is a critical component of two of State Auto's primary agency automation initiatives: AgentSite, a Web portal for agent information, and Apollo, an automated underwriting system.

AgentSite: Access to All Information

AgentSite, a Web-based solution that connects State Auto with its independent agents, serves the needs of agencies with and without agency management systems. AgentSite is used to provide agent input to State Auto—for example, documents supporting new business and policy changes—as well as State Auto

Headquarters

- ▶ Columbus, Ohio

Profile

- ▶ Regional property and casualty carrier with 3,400 independent agencies and 22,000 agents in 28 states

Solution Summary

- ▶ Integrated content repository for 350 million documents, handling 750,000 accesses per month
- ▶ Web-based portal for agents
- ▶ Integrated workflow for underwriting
- ▶ E-mail archiving



STATE AUTO INSURANCE

output to agents. Agents now have on-demand access to documents they used to wait to receive in the mail. These include forms, declaration pages, billing invoices, claim reports, cancellation notices, company correspondence, production reports, commission statements, and more. Agents also have on-demand access to historical versions of declaration pages, spanning several years, for each policy.

The value of AgentSite has been self-evident in the growth of its usage. Daily log-ins have grown from less than 300 a day to more than 2,500 a day, with nearly 80% of State Auto's agencies having access to the site. Another important benefit is in realized and anticipated savings. As confidence in the system has grown, agents have opted to discontinue receiving printed documents, saving the company the costs of printing, handling and mailing. A project implemented earlier this year eliminated the printing of all agent copies of personal lines declaration pages. This has resulted in annual savings of \$170,000. Says Bailey: "By expanding this initiative to our other lines, company-wide, we will realize even more savings each year. If we can do that with other features and measures, we will further improve our cost structure and profitability. But most important, we are providing much faster access to information to our agency partners and then, in turn, to their customers."

“Benefits can be measured in faster document access for all users and streamlined workflow procedures.”

A major enhancement, an Agent Dashboard, was implemented this year. This allows the agent to see a listing of all items processed the previous night, including new business, renewals, policy changes and direct bill notices. From that listing, it's just one click to access the documents—declaration pages, bill notices and more—associated with that transaction.

Apollo: Integrating Business Processes

Recognizing the value of the content repository, State Auto has also focused on expanding to different operational areas and integrating the archiving system with business processes. One of those is Apollo, an automated underwriting and workflow system that provides decision support for underwriting operations. Apollo provides a processing environment for new business, endorsements and renewal transactions. It informs agents of actions taken on policies and electronically evaluates the data on applications to identify missing elements. Memos to the agent requesting the missing information are automatically generated and then stored in *ViewDirect TCM* for same-day access. Although these memos are now mailed, they will soon be automatically sent to agent.



Payback

- ▶ Easy, fast access to all information by agents and employees
- ▶ Streamlined work processes
- ▶ Reduced costs of printing, mailing
- ▶ Improved customer service
- ▶ Enhanced ability to meet compliance requirements

STATE AUTO INSURANCE

Serving Employees and Agents

The integrated repository is used by State Auto employees as well as agents. According to Allen Kadlec, business systems analyst at State Auto, users—both employees and agents—have come to expect a lot from the system. “That’s because they’ve gotten a lot,” he says. “The system has become a routine part of their daily operations. Over time, we’ve expanded the archive to the point where it now houses 350 million documents and supports an average of 750,000 accesses each month, about 60% by agents. We’ve come a long way from storing payments!”

Building the Integrated Repository: Starting with Payments...

In 1998, State Auto realized that the microfiche/microfilm systems used to store insured payments were not Year 2K compatible. At the same time, there was the recognition that more advanced technology would be needed to enable archiving not just scanned checks but multiple document types from multiple sources, including images, text, and formatted print streams such as DJDE/Metacode. Looking beyond archiving, there would be additional benefit from a solution that could integrate these documents with current and future workflow processes.

“Our first implementation of Mobius software in 1998 indexed and archived payments,” says Kadlec. “It wasn’t long—just about a year—before we eliminated our reliance on microfiche and microfilm entirely by adding text reports, scanned support documents and print stream documents to the archive. Today, we continue to eliminate paper or print-based reports wherever possible. Our financial

accounting department was the first to go to 100% online report viewing.”

The repository is populated in several ways. Output generated by enterprise systems is archived once a day. This includes documents such as accounting, daily balance, claims and agency reports, commission statements, declaration pages, billing notices and cancellations.

Scanned documents—10,000-15,000 a day, scanned in three locations—include policy-related items such as applications, supporting documentation, and inspection reports; and agency documents such as contracts. Scanned documents are converted to PDF before being archived. In 2001, State Auto introduced “S2M” (“Send to Mobius”), a program that sends e-mail and other desktop-generated documents to the archive, some automatically and some under user control. These include claims documents such as loss reports, repair estimates and police reports; loss control documents such as risk assessment and inspection reports; and documents from the human resources, internal audit and accounting departments.

E-mail archiving is based on an interface between Microsoft Outlook and *ViewDirect TCM* and takes place two ways. Where variable information is required, as with a policy file, the user enters the necessary index information to properly categorize the e-mail. For static information, a Visual Basic program automatically creates the index and



STATE AUTO INSURANCE

sends the e-mail to the archive. S2M archives e-mails along with all attachments—1,400 e-mails a day, some with as many as thirty attachments.

S2M has improved workflow efficiency and has also enabled managing compliance requirements. For example, each State Auto employee is required to complete a “code of conduct” questionnaire once a year. When this was a manual process, it took two full-time employees two months to follow up and compile all the questionnaires. Now, a Web application captures the employee’s responses and conditional logic automatically reviews and screens the completed documents. If a completed survey does not require examination or review, the index is automatically applied and the document is sent to the archive. Conversely, if the questionnaire requires review, the document is routed to the mailbox of the internal auditor who submits it to the archive after review and resolution. The process now takes less than five days to complete for all employee questionnaires.

“ViewDirect TCM has been essential to the success of our automation initiatives...”

State Auto envisions further benefits in meeting compliance requirements. “Documents stored in the *ViewDirect TCM* repository cannot be deleted or altered,” says Kadlec. “Our auditors like that!”

Bottom Line: Serving the Customer

Kadlec estimates that S2M has eliminated the handling, scanning and indexing of more than 5 million pieces of paper since its implementation in 2001. “Our claims center is now 100% supported by our content repository,” he says. “Benefits can be measured in faster document access for all users and streamlined workflow procedures. That translates into improved customer service—we serve our agents better and they in turn serve their customers better.” The future holds even more promise for customer service as State Auto develops plans to give customers direct access to information about their accounts. And that translates into a better way of doing business for State Auto.



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About Mobius

Mobius is the leading provider of total content management solutions that support regulatory compliance, automate business processes and integrate content and records across the enterprise. *ViewDirect TCM*, a comprehensive suite that addresses all content-centric requirements, has achieved industry-wide recognition for breadth of functionality, breadth of supported formats, and high-volume, high-demand performance.



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