Success Story

Lumtron
TECHNOLOGIES

Simplifying the Inevitable™
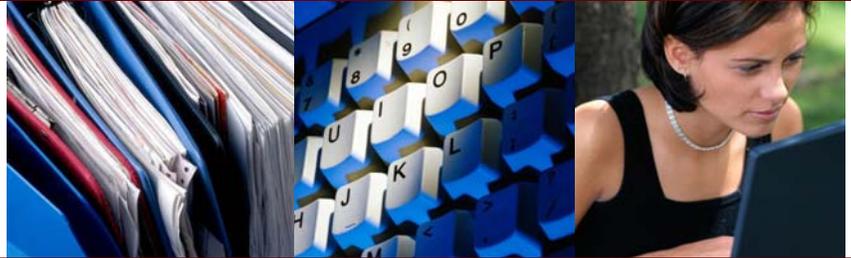
A lthough the agency is a nationally-recognized specialist in medical malpractice insurance, when you walk into Tyler TX-based Bosworth & Associates, you would think you were walking into a typical Main-Street-Texas agency. The office's décor is 100% Texan, from the rough-hewn posts to the stone fireplace in agency president Michael Bosworth's otherwise unassuming private office. But there is one thing that is very obviously missing. Paper. Thanks to the AccuraImage™ document management solution from Lumtron Technologies, Bosworth & Associates has been paper free since 2003.

Although "going paperless" and implementing a document management solution is not all that unusual anymore, Bosworth & Associates' journey to get there is.

JUST THE FACTS

Bosworth & Associates uses the AccuraImage document management solution primarily to provide superior customer service to its clients, but the agency also enjoys the benefits of lower operational costs, increased staff efficiency, and much higher employee morale.

- **Having one centralized document repository allows the staff to instantly access client documents, regardless of their original source or format.**

- **Morale has increased dramatically since implementing AccuraImage—higher paid, professional CSRs appreciate being able to focus on what they were trained to do—to service clients—instead of chasing paper.**

- **The agency is comforted by knowing that in the event of a natural disaster, all of its documents are safe and recreating client files will not be necessary. This time can be better spent servicing any clients that were also affected by the disaster.**

- **The agency is providing a much higher caliber of service to its clients. According to agency principal Michael Bosworth, "That's the only metric that matters."**

The Challenge
According to agency President Michael Bosworth, the agency faced two significant challenges in its effort to eliminate paper files from the agency.

"First," Bosworth says, "was the fact that we have been a paper-oriented agency for 67 years. We had a number of people who were dead-set against letting go of the paper." In and of itself, this is not an unusual hurdle for an agency to overcome, but what was a little unusual was the way the agency handled the resistance. "I told the staff that in order to separate our agency from the competition, we needed to provide better and faster client service." And according to Bosworth, one of the best ways to accomplish that was to give the staff instant, online access to all of their files, and getting rid of "the paper chase."

What about using the attachment feature inside their agency management system and going to transactional filing? "I don't think so." Bosworth responds, "Transactional filing does not get rid of paper—it just moves it from the file cabinets at the CSRs desks to file cabinets in the back room. That's not paperless."

"Second," he continues, "We knew before we started looking at imaging that we were also going to change management systems. We wanted everything separate so that we were not tied to one agency system. Besides, there isn't a management system out there that does a good job of managing documents."

Installing an imaging system *before* replacing the agency's management system may seem backward to some, but always the more progressive thinker, Bosworth disagrees. With his #1 concern being better client

servicing., his logic went something like this: Replacing the management system was sure to cause a drop in the agency's efficiency and in the their ability to respond to clients' needs. So, if he put in an imaging system *first*—boosting responsiveness immediately—then when the agency made the switch in management systems, the expected dip in productivity will have been more than offset by the efficiency boost it received from the imaging system. Then, when everyone was comfortable with the new management system and efficiency rebounded, the net gain would be exponentially higher than it was before. "And everything worked out just as planned," adds Bosworth.

The Search
After many, many years of being active in the AMS User Group, Bosworth knew that the best way to approach the project was with a committee. CSRs and managers from each department participated, and the committee reviewed three systems. "We did a pretty thorough review of these systems," Bosworth points out, "It was a 4-6 month process."

The agency had decided that a post-processing, or "back-end" scanning approach would be an easier transition for the highly paper-oriented staff. "One of the vendors we reviewed promoted an approach where the CSR would physically write a system-generated profile number on the document after processing. Then when it came time to scan in the documents, the scanning person would have to match up the number on each document, one by one, to a number in the system in order to link the scanned document to the indexing criteria that the CSR had set up," Bosworth explains. Realizing that this approach was loaded with opportunities for human error, he adds, "We simply weren't

AccuraImage™

interested. It would be just too easy for either the CSR or the scanning person to transpose digits or leave one number off—and it would be too difficult for the scanning person to tell the difference between what was an index number and what was just a routine note that the CSR wrote on the document."

The Decision

"When everything was said and done, it was a very easy decision," says Bosworth. "AccuraImage™ was clearly the superior product. Lumtron was the only vendor that met all of our requirements—and then some." He explains, "We knew we were going to start out with back-end scanning, but we needed the flexibility to move to front-end if we wanted to. AccuraImage can do that. We knew we were going to switch management systems in the near future, so we absolutely had to have an imaging system that would work with *any* vendor. AccuraImage was the only system we saw that could do that. We wanted the system with the most advanced technology available. AccuraImage met that requirement. And we wanted the best system fit for *our* agency. We wanted a system that could be customized to fit the way *we* do business—not one that expected us to change our processes to suit the software. And AccuraImage gave us that, too." He adds, "Cost was never the determining factor—it never should be in a decision like this. We simply wanted the best system there was. And we certainly got it."

The Implementation

Bosworth & Associates' AccuraImage solution was installed on August 27, 2003. "We figured that it would take a little while for everyone to get used to the system, so we set a cutoff date of January 1st to officially go paperless," Bosworth states. "But the system was so easy to use, we ended up cutting the cord on our paper files the very same day the system was installed!"

Bosworth was impressed with the knowledge and expertise of Lumtron's implementation team. "The folks that did our installation and training were just great," he explains. "We did not have to explain how an agency works because they already know the insurance business inside and out. All we had to tell them was the way *we* wanted to process *our* business—and they customized the system to slip right into our existing workflows."

In addition to installing the system and training the agency staff, the implementation team also helped the agency with critical decisions regarding the agency's move to a paperless environment. Lumtron's implementation process involves detailed discussions on critical decisions that an agency must make. "It isn't just a matter of what to scan and when," explains Bosworth. "There are a lot of decisions that need to be made." Lumtron's Business Analysts explain not only all of the agency's options, but what the ramifications of each decision might mean to the agency six months or a year down the road. As Bosworth explains, "There's a lot more to this than meets the eye." "Lumtron's people walked us through every decision. They really got us thinking, and brought up questions we may have never thought of on our own—or at least not until it was too late."

> *"Lumtron was the only vendor that met all of our requirements - and then some."*

> *"AccuraImage has allowed us to provide better and more comprehensive service to our clients, and that's the only metric that really matters."*

The System Change

Let's not forget the other challenge that Bosworth & Associates was facing. When the agency decided on the AccuraImage document management solution, it was running the Sagitta agency management system from AMS, but the entire staff knew that the agency was soon going to change vendors. "We just didn't know to whom," explains Bosworth. "So we needed an imaging vendor that worked with **all** of the management systems out there. AccuraImage was the only system with that degree of flexibility." When the expected management system move came, it was to XDimensional's NexSure agency management system. So how did it go? "Our document conversion went off without a hitch. Every document that was linked in Sagitta was now linked in NexSure, and linked to the proper client and policy. We have not found a single error."

Life After Implementation

"Lumtron has followed through on every single commitment," Bosworth notes. "They made the system user-friendly, built consistent and secure workflows that fit with our existing processes, and they were able to integrate with both management systems. I am 500% a Lumtron Man."

"In the beginning, I felt like the Lone Ranger," Bosworth explains. "Some people in the agency were very resistant to the idea of change. But that attitude has changed 180 degrees." Because of Lumtron's ability to customize the software to suit the agency's existing workflow processes, morale in the agency has skyrocketed. "The people who were dead-set against this system in the beginning are now asking why we didn't do this five years earlier," says Bosworth. "It's really quite funny when you think about it."

Employees spend more time doing what they were trained to do—servicing clients—instead of wasting time trying to find files. Account managers are able to stay more focused on their accounts and the tasks at hand. "Hands down, AccuraImage has given us a richer environment," he notes. "We no longer have any paper files," Bosworth says, "No accounting files, no marketing files, no client files. Not even on our largest, most important commercial client. Zero paper."

"The system is extremely fast," Bosworth points out. "We can pull up a 300 page policy just as fast as a 2 page endorsement." Although the agency does not have any specific metrics on how much faster they can file and retrieve documents, "The time savings are definitely there," according to Bosworth. But more importantly, he adds, "AccuraImage has allowed us to provide better and more comprehensive service to our clients, and that's the only metric that really matters."

When asked if he had any advice for other agencies who may be looking for ways to increase customer service, Bosworth's simple response was, "If you don't do anything else in your agency, do this. And do it with Lumtron."

About Lumtron Technologies

Lumtron Technologies is the insurance industry's premier provider of secure document and content management solutions. Established in 1984, we have a 20+ year track record of providing superior technology solutions with incomparable implementation strategies. For more information, please contact us at the number below.

Lumtron
TECHNOLOGIES

PO Box 309 • Woodstock, IL 60098 • (815) 337-8090 •

Canon A strategic partner with Canon U.S.A.