



### **INSURANCE PROVIDER DELIVERS CRITICAL SERVICES TO SPECIAL MARKET**

During the 1960s, many businesses began abandoning the inner cities, and the mobility of society encouraged flight to the suburbs. This upheaval was accelerated by the turmoil from the Vietnam War and social unrest.

To stem the disenfranchisement of metropolitan areas, President Johnson initiated a program to protect and expand growth of businesses operating in the inner cities. Fair Access to Insurance Requirements (FAIR) Plans were implemented in over 30 regions throughout the U.S. and its territories. From this program came the New York Property Insurance Underwriting Association (NYPIUA).

Today, NYPIUA is among the largest FAIR Plans, with over 71,000 customers and 6,600 producers. It services the entire state of New York. Originally, NYPIUA provided only basic fire and extended coverage insurance, but these services have been expanded to include vandalism and malicious mischief, sprinkler leakage, and time element coverage.

#### **Document-Intensive Business Faces Challenges**

NYPIUA constantly seeks innovative technologies to improve and enhance business processes. The company was among the first to computerize its entire operation, and when steadily expanding physical document archives became an issue, NYPIUA quickly went after a solution.

Ready access to customer documents is a key element in how the company responds to customer inquiries and effects a high level of client satisfaction. Before implementation of the INSCI system, NYPIUA was experiencing problems accessing and retrieving documents for the claims, underwriting, and customer service departments.

All these documents for these departments were stored in paper files and microfilm/microfiche, and the old

filing system took up several thousand square feet of office space. The retrieval process was time consuming; it was difficult to find files; and the files were not always available. The combination of these factors had a dramatic affect on overall productivity and service.

#### **COLD Technology Offers Best Solution**

NYPIUA believed a COLD (Computer Output to Laser Disk) solution could alleviate both storage and access problems. With a COLD system, NYPIUA could provide enterprise-level automated storage and retrieval capabilities for policies and reports.

After reviewing a number of vendors, NYPIUA selected the INSCI COINSERV solution because of its overall functional superiority, price to performance ratio, and fast implementation schedule. COINSERV integrated smoothly with NYPIUA legacy systems, and in less than six months, the technology was up and running. With its advanced storage and retrieval management capabilities, the COINSERV system allows archiving 24 hours a day, with quicker retrievals from magnetic disks.

All departments within NYPIUA utilize the COINSERV system, and the robust retrieval scheme gives all users immediate, simultaneous access to all files. NYPIUA has archived millions of documents, images and reports since installation of the COINSERV system. Its streamlined document processing capacity has resulted in considerable time and cost savings and increased accuracy in retrieving these documents.

#### **Benefits Were Immediate**

Benefits of the COINSERV digital document repository were immediate, and reduced overhead costs were easy to identify. An entire floor of physical filing and warehousing space was eliminated, resulting in savings of over \$400,000. Eight staff positions to handle file processing, locating and retrieval were no longer required.

The most powerful impact has been realized in increased productivity and improved response to customer inquiries. Customer service callbacks are greatly reduced, creating greater customer and staff satisfaction. Cost savings have resulted from faster problem resolution and lower phone expenses. NYPIUA was also able to reduce the number of customer service representatives and quality control support staff.

The COINSERV system has helped NYPIUA improve overall ROI to its membership as well. While NYPIUA was initially sustained primarily by assessments of its membership, it has so effectively managed and streamlined its processes that it has become self-sustaining over the past decade. In this respect, savings resulting from the implementation of COINSERV will help NYPIUA continue delivering the best service to its policyholders and membership.

### **Modularity Is Key to Long-Term Plans**

The modular INSCI solution let NYPIUA gradually build up its electronic document management capabilities. This allows scanned documents such as customer applications and endorsement requests to be stored and retrieved along with reports that are stored in the system.

Later, scanning capabilities were expanded to include other incoming documents. Now, documents that are not created in-house can be scanned and archived as images in the COINSERV system. "All the information I need is at my fingertips!" says Samuel Law, Manager of Data Processing at NYPIUA.

The next step under consideration is implementation of INSCI's COINSflow service-oriented workflow system that would integrate documents into enterprise processes. COINSflow brings together information from different sources and presents it in a streamlined case folder, which may be tracked and accessed throughout the organization. This solution turns passive documents into working business information. The COINSflow capability could be used to manage new business, endorsements and cancellation processes.

### **A Future On The Internet - NOW**

The Internet plays an important role in long-term NYPIUA objectives, and INSCI tools will help the company pursue these strategies. To keep pace with a web-enabled population, NYPIUA recently implemented WebCOINS, a Web-based extension to COINSERV that makes policies easily available to customers over the Internet. Using standard Web browsers, WebCOINS accesses archived documents in the COINSERV digital document repository and presents them on the viewer's desktop computer in the original document format.

In the future, NYPIUA hopes to let policyholders and producers use the Internet to print applications or to complete and submit them electronically. NYPIUA also wants policyholders to be able to make payment inquiries and use other services on line. Additionally, the Internet will help NYPIUA extend customer service to 24 hours a day, seven days a week.

The COINSERV suite of products has had a tangible impact on the way NYPIUA does business. With it, the organization has established a document architecture that can be expanded and enhanced to meet the company's future needs. Already, NYPIUA staff consider it indispensable. "We can't operate without it," states John Rusnak, Vice President, NYPIUA. "The system has become integral to our business, allowing us to realize efficiencies and cost savings that otherwise would not have been possible."

NYPIUA's innovative use of technology has brought it a long way from its beginnings in 1968, and INSCI's powerful solutions will help carry the company a long way into the future.

*For information about COINSERV solutions, contact INSCI worldwide headquarters at 1-508-870-4000 or visit [www.insci.com](http://www.insci.com).*