Professional Insurance Agents of Georgia

DocStar®

DocStar Helps Georgia Agent Association Boost Service

Company Facts

Overview
- ▶ Location: Atlanta, Georgia
- ▶ Industry: Insurance
- ▶ Number of Employees: 4,000

Success Highlights

Challenges
- ▶ Struggled with large volumes of paper records
- ▶ Needed secure digital file storage system

Solution
- ▶ DocStar® Enterprise Content Management™ (ECM)

Benefits
- ▶ Eliminated a majority of paper files
- ▶ Simplified and expedited file search and retrieval
- ▶ Linked office database with archived paperwork in DocStar system
- ▶ Improved customer service

Jerry Duke is used to switching hats. As head of a large insurance agent trade association, he puts on his consulting hat to drive collaboration among hundreds of independent business owners statewide. Sometimes he swaps that for his advocate's cap, as he works to improve the business environment of his member firms. Because the association runs and sponsors so many continuing education and training programs, sometimes you'll see him don a schoolmaster's hat. At other times, he wears an insurance man's hat, as he leads one of the state's largest providers of agent professional liability insurance.

One hat he probably never expected to wear, but one that's been part of his wardrobe for the last couple of years is that of a test driver. No, he didn't strike a deal with Jeff Gordon or "Junior" to maneuver a Nextel Cup car around Atlanta's Georgia Speedway. But he's earned his share of fans as a result of this new role.

"About four years ago, as more and more of our agencies started moving toward imaging and electronic file storage, we were approached by some members who wanted us to look at what was out there and see if we could make a recommendation," says Duke, whose official title is executive director of the Professional Insurance Agents (PIA) of Georgia. PIA of Georgia boasts membership of 350 or so agencies that employ nearly 4,000 professionals across the state.

Considering a change

There were so many vendors operating in the marketplace. And the options all but overwhelmed many agency owners, who generally ran smaller shops, and who wore plenty of their own hats–from managing operations to selling insurance to overseeing claims and client service, not to mention dealing with the insurers that underwrite the policies. "A lot of the agencies simply don't have the IT departments that you'd find in other industries," Duke notes. Members

> "Being an association, we have tremendous amounts of paper, including membership rosters and things of that nature. Using DocStar has let us go out and retrieve documents much more easily."
>
> —Jerry Duke, Executive Director | PIA of Georgia

suggested he implement a system at association headquarters and share his experiences and findings with the general membership. So Duke took time to find out exactly what his members were looking for, and then started researching solutions. He got some recommendations from members who had implemented imaging, then surfed the Web, spoke to vendors, got references and started to zero in on a system.

Paramount concerns included security, stability and cost. The security issue moved DocStar right to the top of the list of potential systems. "Security was the main thing," Duke recalls. "In the insurance business, we generate a lot of paper and require a great deal of storage. We hold documents for a long time, and we need to be able to ensure their integrity."

Duke says he looked very closely at the integrity of the system, and how it can protect documents so that, once they're scanned, they can't be changed. "A document can be annotated or added to, but that original document will always be there, and verifiable," Duke says. The

AuthentiDate feature in DocStar fit the bill quite nicely.

Another factor in the equation was vendor stability. With the explosive growth of electronic document management, new players were entering the market. "We didn't want to go with a system that was on the market today and then be gone next week," Duke says. "The DocStar system offered that to us."

Finally, Duke was looking for a cost-effective solution. Again, DocStar met the requirement.

Taking the plunge

So in early 2005, PIA of Georgia entered into an agreement to buy the system and establish the association office as an imaging unit. This allows DocStar and its local partner, Norcross, Georgia-based Mosaic Corporation, to use the association office to demonstrate to agents and others how it works. The association actually runs a small insurance agency of its own, providing professional liability policies to its members.

"If Mosaic has a client or prospect in our industry—one of our members, for instance, they can come see what we do and how it's set up," Duke says. "Plus, it provides versatility. We can show that this will work in something other than an insurance agency."

Once the system was installed, the association's half-dozen or so employees started switching over from paper to electronic files. "We have an annual cycle, so we worked ourselves through an entire year to go completely paperless," Duke says.

Things were going well enough during that time that Duke made the decision to convert all of its existing paper documents—those that were housed in drawer upon drawer of file folders—to images. "We were beginning to see how well the system worked, and how fast we could retrieve information using it." Duke brought in high school students during their

summer break and had them spend a month scanning—moving all of the old association files to the DocStar system.

The system was simple enough that with just minimal instruction, the students were able to scan, index and file documents, and do so accurately. "Once the templates were set up, the students just sat there and did the scanning," Duke says. "Thus far, we've not found anything wrong with their work."

At the same time the students were working backwards through the association files, which make up about 90 percent of the office paper volume, the staff member who runs the association's internal insurance agency did the same with her own files. "Now we are virtually 100 percent paperless," Duke says. As documents come in the door today, the receptionist immediately scans them into the system, passes them off to the individuals who need them, and then shreds the originals.

Making the most

PIA of Georgia also integrated non-paper documents into its DocStar system. That includes e-mails and incoming faxes. "A lot of what we receive comes in the form of e-mails," he says. "We were able to set it up so we could import, store and manage these in the system, as well." That includes a lot of e-mails Duke receives himself from his board of directors. "We take these e-mails and move them to my private files," he says.

The association also takes advantage of optical character recognition capabilities (OCR) within the DocStar system. That allows for easier retrieval using different search methods, something that comes in handy given the amount of meetings and contacts the association and its leadership have. "It gives us much more flexibility on our searches," Duke says.

Duke also values the DataLink feature, which allows DocStar to pull filing information from the association's office database to automate the filing. "We use an Access data base

> "You have everything right at your fingertips," Duke notes. "You don't have to put them on hold or, worse yet, take their number and call them back. You don't have to get up and search for something, because everything is right in the imaging system. It puts the service back in customer service."
>
> Jerry Duke, Executive Director | PIA of Georgia

to drive much of our work, and the DataLink lets DocStar 'talk' directly with that database," he says. He describes the process as "quite harmonious."

Another DocStar feature the association professionals find extremely useful is the ability to fax and e-mail documents right from the system. It's something Duke says the office does all the time. "Recently, for instance, we got a call from a young lady who had lost her CE verification," he says. "The company had disallowed her expense account because she didn't have documentation." While on the call, the office manager pulled up the document and e-mailed it to the caller. "The lady didn't realize it until the office manager told her to check her e-mail," Duke adds. And it was right there, just that quickly.

Reaping the rewards

Within a short period of time, Duke and his staff noticed some key benefits, not the least of which were ease and speed of retrieval. "Being an association, we have tremendous amounts of paper, including membership rosters and things of that nature," he says. "Using DocStar has let us go out and retrieve documents much more easily."

When students contact the association office looking for CE confirmation, they're sometimes sketchy on the details. They may have the location but not a date. Or they may know it was in a certain month, but not be able to provide

specifics or simply not have the paperwork the state requires for credit. "We can pull the information up by social security number, name, class, whatever," Duke says. "And we can e-mail the image, which shows the sign-in sheet, we can fax it, or we can print and mail it. It's quite easy."

It's quick too. Most questions can be handled while the caller is on the phone. "You have everything right at your fingertips," Duke notes. "You don't have to put them on hold or, worse yet, take their number and call them back. You don't have to get up and search for something, because everything is right in the imaging system. It puts the service back in customer service." It also contributes to office efficiency. "Being a small staff, I want to be able to answer the calls, handle the information, end that call, have the peoples' needs met and not have to call them back," he adds.

Going digital also boosted security, particularly for records associated with continuing education, which is required for agents and brokers to maintain their state licenses. "The way the education system is set up in Georgia, we have to retain social security numbers, birth dates, license numbers and addresses," Duke says. "And in many cases, those numbers and addresses were tied directly to the agent's home, because a lot of individuals now telecommute. DocStar has let us get rid of all of that paper, and the information is now stored in the system, secured and password protected. That's given us a much higher degree of security than we had in the past."

The ability to annotate and copy scanned documents also has come in handy. What often happens, Duke says, is people will register for a class and then something else will come up that leads them to switch to a different session. "We can just pull up the original scanned image, mark changes on it, and attach it to the new session," he notes. "We don't have to go back and recreate everything for such minor changes. And we've got the original credit card information, so we don't have to go back and track whether the registration was paid."

The chance to eliminate paper storage is another plus, Duke says. When PIA of Georgia went digital, they hired a shredding company that came in weekly and, under secure conditions, did away with everything that had been scanned. By the end of 2006, all of the old files—"old, old records," as Duke calls them, some of which date back 15 years to when the association got started–will be shredded. Once that happens and those papers are shredded, the association will be able to stop paying for an off-site storage building.

The office today

Today, electronic document management is engrained in the fabric of the association. This didn't occur overnight. Initially, Duke says, some staffers worried that the new procedures would be less than perfect. "It was a little tough to get some people to switch from paper to digital," he recalls. "But once they saw how quickly and easily they could retrieve

documents, they became believers. Now they like it."

Duke himself was among the skeptics. "I have to admit, I was one of the worst culprits," he says. "As long as you have the paper there, you're going to always try and go back and find it. But once you see it's gone, it forces you to move to the DocStar system. And then you find you get things about five times faster and you get everything in one search, rather than have to go to two or three different files."

Being the guinea pig

Agents have made use of the association's test drive status. "We had one agency, a start-up operation created by individuals who were venturing out on their own," Duke recalls. "They are a highly specialized firm, serving the aviation industry. And they serve clients and deal with brokers all over the U.S." Because of the breadth of their operation, and their role in working with other brokers, they needed the ability to locate and pull records very quickly.

The agency principals came in and looked over the system and saw a demo, and they're looking to sign on with DocStar.

"The system they have now—part of their agency management system—does not offer the versatility they need," Duke says. "The DocStar system handles the different types of forms they need, and it allows them to set up templates to better manage their operations." Other agencies have been in, as well.

Duke also has been talking with leadership at the national association headquarters, sharing his insight into the DocStar system and how it might benefit members nationwide. One thing Duke has found since opting for electronic document management with DocStar—he seems to have a little extra time to put his golf cap to good use.

About DocStar

Helping businesses translate vision into action for more than 20 years, DocStar delivers a flexible and innovative enterprise content management and process automation platform. Easy to implement and use—both in the cloud and on premises—DocStar proven technology and global process expertise empowers organizations to operate at peak performance, navigate change, and grow.

DocStar®

Contact us for more information on DocStar products and services

📞 +1.888.362.7827 x2735   ✉ info@docstar.com   🌐 www.docstar.com