Midwestern Insurer Finds Cost Savings, Increases Productivity

Overview

Founded in 1895, Kansas City Life has learned through experience that the best way to differentiate yourself is to provide superior customer service. For this, they rely on efficient claims processing and faster response times to customer requests. Using enterprise content management (ECM) technology, Kansas City Life embarked on a strategy to automate internal processes to increase customer service and empower agents to develop new business.

Problem

With cutting costs and increasing enterprise efficiencies to ensure another century of success as its goal, Kansas City Life Insurance Company (KCL) identified enterprise content management (ECM) technology as the critical tool that would be the carrier's insurance policy for the future.

Solution

A key need identified by Kansas City Life and partner DataBank was a system that could easily integrate with the organization's different administration systems. OnBase was a perfect fit to meet this need, and the price point and speed of implementation were also perks. After putting the system in place, Kansas City Life quickly reaped the benefits of the solution's out-of-the-box functionality and rich interface, and tightly integrated architecture. KCL was able to make progress with incoming mail too - all incoming mail is automatically indexed and routed on, freeing up time for employees to spend working with customers and agencies, and resolving exceptions. Additionally, because OnBase is designed to empower the business user, the operations team is leaving ownership with the everyday users of the system and not with IT or the workflow team, a better use of the company's resources.

Results

Kansas City Life has seen the biggest returns from its claims department, but the success of the program has touched the organization as a whole. By the end of the year, KCL estimates more than 20 percent of claims will be auto-adjudicated via OnBase, and they've reduced the number of staff needed to process the claims, saving more than $100,000 annually. Further, more than 60 percent of claims can be paid within four days, which has gotten great reviews from both customers and agents.