

FIRM: ASSURANCE, LTD.
LAS VEGAS, NEVADA
33 EMPLOYEES
MARKET: INSURANCE
PRODUCT: ACCURAIMAGE

Success Story

Lumtron
TECHNOLOGIES

Simplifying the Inevitable™



“Committed to Insurance Excellence” is the motto of Las Vegas, Nevada-based Assurance, Ltd., a multi-line insurance agency writing personal lines, commercial lines, life, health and employee benefits insurance for individuals and businesses in this exploding metropolitan area since 1952. In a world where insurance is too rapidly becoming viewed as a commodity product, efficient and personalized service differentiates this independent insurance agency and has allowed it to thrive for over half a century.

So what is Assurance’s secret for providing such superior service and fostering an environment where long term relationships between the agency, client and carrier are the norm rather than the exception? According to Carol Chamberlain, agency principal and corporate Secretary, the answer lies in “using the best available tools to minimize or eliminate non-productive tasks –

which gives us more time to understand our clients and manage an insurance program that is tailored to their exact needs.” Chamberlain adds, “and number one on our list of non-productive tasks was chasing paper.”

The tool that Assurance chose to eliminate the paper chase was the AccuraImage™ document management and control solution from Lumtron Technologies. By scanning all incoming paper, and importing all electronic communications and internally-created documents into one centralized repository, Assurance has been able to not only eliminate all paper files from the agency, but also offer faster, more complete service to its clients.

The Challenge:

Although Assurance had built a new building in 2001 to accommodate its rapidly-expanding business, its file storage needs quickly outgrew the allotted space within the new office building – plus that provided by an offsite storage facility. It was already bad enough when a CSR or Producer needed to get up and look for a file in the file room, but all too often it wasn’t there. “Maybe the file was on someone else’s desk. Maybe not. Maybe it was in the Producer’s back seat. Maybe not,” Chamberlain notes. “It might take an hour to track down one file – and unfortunately, this was not a once-in-a-while thing.” To make matters worse, if the file was in offsite storage, it could be 24 hours or more before the CSR or Producer finally had the file. And retrieving the file from their offsite storage was no picnic. As Vicki McFadden, Assurance’s book-keeper points out, “In Las Vegas, when the temperature is 115 degrees, it’s 150 degrees in the offsite storage space.” Now, facing the need to add yet a second offsite storage facility, Chamberlain knew that something had to be done – and fast.

Assurance, Ltd. utilizes The Agency Manager™ (TAM), from Applied Systems as their agency management system. Integration with TAM was

absolutely essential, but the agency needed a simpler process and faster response times than what could be provided by the file attachment function within their agency management system. “We were spending more and more time hunting down paper files,” Chamberlain notes, “so we started timing how long it would take to attach and retrieve documents from within TAM – and when we multiplied that by the number of documents each CSR handles every day – we were still wasting thousands of dollars in salaries every year.” Chamberlain, who is active at both a national and regional level in ASCNet, the Applied Systems user group, saw AccuraImage at ASCNet’s 2002 national conference and the search was on.

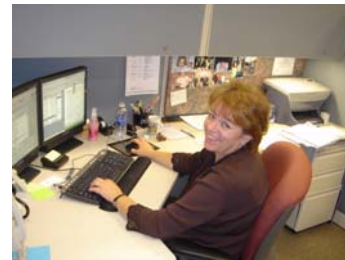
The Search

Chamberlain’s first step was to form a committee to evaluate the document management solutions that were out there. She was adamant about opening up the committee to anyone in the agency who wanted to participate. “Sure, we had specific key people that had to be a part of the committee,” Chamberlain points out, “but we

knew that if the staff was going to fully accept and embrace this change, we had to involve everyone from the beginning.” And the staff took her up on her offer. Out of 33 total employees, 20 took part in the evaluation process. The committee looked at several vendors, but when it came down to a vote after a six month search, AccuraImage won hands-down. “AccuraImage did not just receive the most votes,” she is quick to note, “they received *every single* vote.” She adds, as the first vendor to provide a demo, “Lumtron literally set the bar, and none of the other vendors could meet it.”

The Decision

Chamberlain explains that the decision to purchase AccuraImage was based first and foremost on the committee’s overall comfort level with the product and with the company. “The staff at Lumtron had the best understanding of how an insurance agency does business,” Chamberlain notes. “The entire



Life Without Paper: Enough to make any CSR smile!

JUST THE FACTS

Assurance, Ltd. uses document management to cut operational costs, boost staff efficiency, and provide superior service to its clients.

- The agency has saved tens of thousands of dollars in salaries each year by eliminating the non-productive tasks of manually filing and retrieving paper.
- The agency has saved even more in ways never originally considered, such as reduced copying and distribution costs.
- Having one centralized document repository allows the staff to instantly access client documents, regardless of their original source or format.
- Documents are available 24/7 to anyone with proper security—even multiple people at the same time.
- The agency staff knows that, in the event of a disaster, all of their documents are safe and the agency could be back in business almost immediately.

Assurance, Ltd.
5740 S. Arville St., Suite 204
Las Vegas, NV 89118

 **AccuraImage**™

committee agreed that if we were to ever have an issue, we could go to Lumtron and they would understand exactly what we were talking about. They speak our language.”

Both Chamberlain and Assurance’s IT Manager, Sean Cunningham, are quick to point out that there were many more reasons in addition to the comfort level that tipped the scales in favor of AccuraImage. Cunningham states that “All of the other vendors we considered license their integration from the management system vendor. We liked the fact that Lumtron’s integration is developed independently. We felt that this not only gave us more flexibility in how the systems integrate but also eliminated any dependence upon the management system vendor’s resources and development timetables when it comes to enhancements.” He adds, “I also received much more complete answers to my technical questions from Lumtron than I did from any other vendor.”

The agency was also impressed with how smoothly the implementation went. Certainly, a lot of credit goes to Cunningham, who made sure that the agency’s hardware and network were ready when Lumtron’s implementation team arrived. The agency had already made the decision that they were going to implement a “Front-End” scanning policy – where all incoming mail is scanned by mail room personnel and then electronically routed to the appropriate recipient. Cunningham recognized that this scanning methodology is most effective when each CSR has dual monitors – one to view the electronic document on, while they use the other to process the information into their agency management system. The dual monitors were set up and ready to go when Lumtron walked through the door. Chamberlain notes, “Lumtron’s implementation process reassured us that we made the right decision. They spent time getting to know our agency and our workflows, and then customized the system to work for us – not the other way around. There is no way we could have gotten by with a canned, web-based implementation. It was absolutely necessary and far better to have live bodies on-site.” After customizing AccuraImage to accommodate the agency’s desired workflows, the training was well received by a staff eager to use the new tool. “The only problem we had,” Chamberlain remembers, “is that we had established a paper cut-off date of December 31st, and had previously decided that we would start using the new system as of the first of the new year. But the system was installed and our training ended on December 22nd. The staff hated having to go back to the ‘old ways’ for that last week, knowing how much easier their lives were going to be using AccuraImage!”

Life After Implementation

So how has life at Assurance, Ltd. been since implementing AccuraImage? Chamberlain has a hard time containing her enthusiasm when discussing this subject. “Everybody took to the new system like ducks take to water. It was the smartest decision we ever made,” she confidently states, “even smarter than our original decision to automate the agency!” Adding, “the system paid for itself within 3 months. I’m sure of it.” Chamberlain realizes that these are very bold statements – but she has the facts to back them up. “In the first quarter of 2003, one of our lead commercial CSRs left the agency. We didn’t need to replace her. Thanks to the time we’ve saved using AccuraImage, the other CSRs were

able to absorb her entire workload without missing a beat.” But the savings don’t stop there. She adds, “I’m still finding savings that we never originally considered. I’m buying only one-third of the copy paper that I used to buy before implementing AccuraImage. Our toner usage has decreased by two-thirds, too. And our mailing and courier costs have dropped by 75%”

Staff efficiency has skyrocketed since they cut their ties to paper. “It’s amazing the amount of time we’ve saved,” Chamberlain states. “It used to be that people spent so much time walking around looking for files, going to the copy machine

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From L to R: Carol Chamberlain, Sean Cunningham, Vicki McFadden

– and of course having conversations all along the way. That just doesn’t happen any more.” The staff has gotten so accustomed to having their documents only a mouse click away that Chamberlain jokes, “If anyone ever tried to take AccuraImage away from us, they wouldn’t make it out the door alive!”

The agency is much more comfortable about their reduced E&O exposure, too. Chamberlain comments, “There have been many times where we have been able to prove to a client that they did request a coverage change by instantly retrieving their email or written note and emailing it or faxing it over to them while they are still on the phone.”

Implementation of AccuraImage has extended far beyond Assurance’s client servicing operations. Vicki McFadden, the agency’s bookkeeper, points out how she is now scanning agent licenses, carrier correspondences, agency contracts, and all of the agency’s financial documents. “AccuraImage’s security is so tight,” McFadden states, “I don’t have to worry about the wrong people seeing sensitive documents.” As an agency principal, Chamberlain adds, “I don’t receive printed financial statements any more. Vicki just sends me an email that the monthlies are ready, I go into AccuraImage, open the statements, and review them right on my screen. It’s great.” She adds, “And if I want to see exactly what we are spending our money on, all of the vendor invoices are there, too. I can go to any vendor’s records

and see everything that we bought from them that month. I don’t have to bother Vicki with pulling invoice files any more.” Chamberlain has even impressed the agency’s bank with AccuraImage. She comments, “Last year, when the bank called and said it was time to update our financial statements, I figured, ‘Why should I print all that out?’ So I burned the statements and tax returns to a CD and handed that to my banker. He was blown away.”

Assurance, Ltd. also owns a subsidiary company, Disaster Recovery Assurance, Inc., which provides complete disaster recovery services to area businesses. A key part of any recovery or contingency plan must include how to

handle any paper documents. The solution is to simply remove the paper and make it digital. At this point, in the event there is a disaster, any filed information can be quickly and efficiently restored, not only in the sense that you can access the data, but also that the order of the data is retained. Cunningham, who heads up this subsidiary, is so impressed with AccuraImage’s capabilities, that he recommends it to all of his clients as a core component to an effective disaster recovery program.

What about support? Just as an insurance agency is judged by how it handles a claim, a software vendor lives and dies by its support record. Lumtron Technologies maintains an open-door policy all the way up to the President, Dan DeSerto. Any client can pick up the phone at any time and call DeSerto about anything. “We have had an absolutely wonderful relationship with Lumtron,” Chamberlain points out, “whenever we have an issue, it is taken care of right away. We’re never left out in the cold.”

About Lumtron Technologies

Lumtron Technologies is the insurance industry’s premier provider of integrated business solutions designed to boost your efficiency, ensure regulatory compliance, reduce your E&O exposure and increase your bottom line. Established in 1984, we have a 20+ year track record of providing superior technology solutions to insurance agencies. In fact, many of our staff members can trace their personal roots back to include 20-30 years of insurance agency experience.

Our specialty is the development of sophisticated automation solutions with incomparable implementation strategies and rollout programs. We develop the software, as well as provide the business analysis, implementation management, product training, and technical services for the business solutions we develop.

Our flagship product, AccuraImage™, combines fully integrated document management and control with workflow management, retention management and collaborative content exchange in one secure, enterprise-wide application. AccuraImage™ is widely recognized as one of the most comprehensive and advanced document management and control solutions offered today.

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

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**“(Purchasing
AccuraImage)
was the smartest
decision we ever
made—even
smarter than our
original decision
to automate the
agency!”**