



Going Paperless

How Gore Mutual optimized business processes by moving to a digital environment.

Recognizing that the insurance industry uses excessive amounts of paper, Gore Mutual decided to change the way the company handled document management. Prompted by a desire to streamline business and reduce costs, Gore Mutual opted to invest in a paperless process.

The decision to go paperless was not easy. In 2001, Microdea, a software company based out of Richmond Hill, Ont., became the solution-provider for Gore Mutual's electronic document management process. Microdea was selected because of their reputation and expertise in designing and delivering customized and flexible business solutions for financial services companies.

"The results were reduced operat-

ing costs while obtaining an optimized business process," explains Vicky Cole, document services manager for Gore Mutual. The company and their broker partners now have instant access to information, says Cole. "Brokers can access information directly through Gore Mutual's secure broker portal."

Through the portal, brokers are able to retrieve client documents, including declaration pages. This negates the need for company employees to spend time retrieving, faxing, photocopying or mailing documents. As a result, business is handled and processed faster, while workflow has been optimized in the company's claims, underwriting and document services departments.

One example of how this paperless process eases workflow and creates cost-effective synergies is in the claims department. With the electronic portal, the claims department can manage multiple documents simultaneously, resulting in faster and consistent document processing. Claims examiners, with shared real-time access to client information, have the tools to quickly and knowledgeably

Impact of the Paperless Process

- 1** Gore Mutual went from a 70% paper/30% electronic office to 70% electronic/30% paper process.
- 2** 7,000 documents are received each week, approximately 5,000 of them are now electronic. This means less courier or postage costs for Gore Mutual and their brokers and less gas emissions from the unnecessary truck deliveries. It also means an instantaneous retrieval of the document instead of the two to three-day wait time for courier or post.
- 3** Retrieval of a claims or underwriting file used to take hours or days; now it takes seconds.
- 4** Routing of documents to a person would take a few hours or up to a day; now it is routed within seconds.
- 5** Reprinting of a document would take one to two days. Now it can be accessed by a broker within seconds and printed immediately or emailed directly to the client.
- 6** Every month Gore Mutual sent 50 to 100 boxes to external storage. Now no paper is sent, instead backup tapes (of digital data) are sent daily.

respond to client inquiries. Add to this the benefit of the underwriting department's ability to review entire files at one time, which eliminates processing delays. All incoming and outgoing mail is now electronically stored and available on Synergize.

Another example of cost-savings efficiency is a reduction of filing space. Space needed for filing decreased dramatically in the document services department, since documents are now securely stored within Synergize. This means valuable floor space, previously used for

more," says Richard Meertens, CIO of Gore Mutual.

The decision helped Gore Mutual go from an office that processed 70% of its business using paper documents to an office that uses 30% paper and 70% electronic delivery. It also means key processes, such as claims retrieval, no longer takes hours or days but only minutes or seconds—making clients happy and improves the company's bottom line.

The bottom line: Gore Mutual invested in an electronic document

“We found that increased ease of doing business strengthens relationships,” says Richard Meertens.



filing cabinets, now accommodates staff while expensive off-site document storage is no longer required.

“Being able to change and know when to do so is the key to a successful business,” says Cole.

The decision also had a positive effect on the company's core relationships with brokers. “We found that increased ease of doing business strengthens relationships even

management and workflow solution that delivers consistent and reliable automated document management processes, real-time information access, long-term document security, and it reduces operating costs while increasing efficiency.

It is a win-win solution: A win for Gore Mutual and their broker partners and a win for the environment. ■

3 Tips for Implementing a Paperless Process

1 Determine the needs for you and your office. Gore Mutual's main focus was ease of doing business for their brokers. Having a main objective will help decide on a process that is right for your office.

2 Research a document management system. There are several document management systems out there. Remember, a document management system not only allows for the electronic transfer of data, but it frees up office space for staff and other resources. Interview vendors to decide which one would suit your needs and size of operation.

3 Find out what markets are offering in the way of paperless processes. If you're not able to implement a paperless process in your office, leverage the paperless options that are available to you. Participating in the paperless actions of a particular market is a great way to begin making a difference in paper usage.

RICHARD MEERTENS, CIO AND VICE PRESIDENT, GORE MUTUAL INSURANCE COMPANY. GORE MUTUAL, IN OPERATION SINCE 1839, WORKS EXCLUSIVELY WITH INDEPENDENT BROKERS AND WAS NAMED THE NUMBER ONE INSURANCE COMPANY IN ONTARIO BY THE INSURANCE BROKERS ASSOCIATION OF ONTARIO (IBAO) IN 2006 AND 2008.

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Giuliano Manazzone, FCIP, CRM

Walter Leszkowicz, Ontario Regional Vice President, of The Economical Insurance Group® is pleased to announce the appointment of Giuliano Manazzone, FCIP, CRM, to the position of General Manager, Metro Toronto Operations.

Giuliano brings over 19 years of insurance experience to this role. He has held several positions of increasing responsibility with two large insurers. Giuliano started with TEIG in 2002. During his time at TEIG, Giuliano has won several awards, recognizing his professional achievements.

In his new role, under the umbrella of Metro Toronto Operations, Giuliano is responsible for leading and managing TEIG's Metro Personal and Commercial Insurance operations.

The Economical Insurance Group is one of the largest property and casualty insurers in Canada with \$1.9 billion in annual premium volume and \$4.4 billion in assets. Based in Waterloo, Ontario, this Canadian-owned and operated company services customers' needs through branches and service offices across Canada and in the United States.