

# Chartis Insurance accelerates new business and underwriting turnaround time, improves productivity, and mitigates risk with Global 360 Case Management

## The Challenge

Supporting nearly 25,000 paper-based case files requiring over 3,000 daily status updates, Chartis Insurance was drowning in paperwork. Having to manually create hardcopy folders, locate files, obtain missing information, check quality and circulate timely updates challenged underwriters to prioritize work, provide timely quotes to brokers, and compete for new business.

“One of the primary issues facing the insurance industry today is the sheer volume of paper associated with manual case files,” said Barry Sergeant, VP, and Senior Information Officer, Chartis Insurance. “The sheer volume of files, contrasted with the speed in which they need to be processed, can contribute to a host of regulatory compliance issues, audit research problems, backlogs of work, untimely and incorrect underwriter assignments, an overworked employee based and dissatisfied brokers.”

To address the myriad process issues they faced daily and eliminate a cumbersome, paper-based system, Chartis Insurance decided to pursue a new workflow management system that would help them eliminate paper, accelerate turnaround time, improve productivity, and mitigate risk and cost.

## The Solution

Chartis Insurance selected Global 360’s case management solution, Case360, to help them reach their workflow, casefolder, and document management goals to support new business and underwriting.

“We needed a solution that would enable us to respond to new business as quickly as possible,” said Sergeant. “The Case360 system enables us to automate the intake of all incoming submissions into electronic case folders, prioritize these submissions based on defined business rules, integrate with the company’s internal reservation system, and eliminate the manual handoff of files.”

Chartis Insurance now has a new business and underwriting system that automates and segregates work to the appropriate level of underwriter, region, and line of business. As brokers submit insurance policy applications via email, they are instantly uploaded into the system with a case file generated automatically. The case file provides all related documents and notes in a single unified view.

### Challenges

Manually supporting more than 25,000 paper-based application files, Chartis Insurance was suffering from missed information, quality issues, prioritization problems, untimely quotes to brokers, and missed business opportunities.

### Goals

Replace manual, paper-based processes with an automated workflow to eliminate paper, accelerate turnaround time, improve productivity, and mitigate risk and cost.

### Results

Reduced submission-to-quote time by 33%, total cost per application more than 60%, underwriting cycle time from 48 hours to under two hours, and eliminated all paper-based backlogs.



### Customer Overview

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry’s most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

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### Impact on Managers

"Before, managers at every level had a very limited view into the underwriting process, operational efficiency, and underwriting productivity," said Sergeant. "Assessing the success of processes and introducing improvements was nearly impossible."

Managers are now able to see where potential bottlenecks exist, enabling them to make workload adjustments, reduce response times, and not only improve employee productivity, but overall organizational productivity.

"The Web-based system has made a tremendous difference in terms of giving us visibility and transparency into our processes, improve our quality control and auditing, and enabled us to better prioritize the applications coming into the organization to compete for new business," explained Sergeant. "We can see which areas of the business are under pressure and redistribute the work accordingly. This has enabled us to reduce underwriter cycle times from 48 hours to, in some cases, less than two hours, allowing us to meet the needs of our growing customer base."

### Impact on the Business

Chartis Insurance has automated and streamlined their operations and underwriting processes, enabling them to eliminate their paper-based records, mitigate regulatory compliance issues, resolve audit research problems, eliminate backlogs of work, correct underwriter assignments, improve employee productivity, and improve customer service to brokers and customers.

Application reservation time has been reduced from 24 hours to minutes in many cases, enabling Chartis Insurance to win more business that is often dependent on providing the first quote to the market.

"Chartis Insurance is now able to meet the growing needs of our expanding customer base," said Sergeant. "By eliminating the cumbersome, paper-based records that plagued our processes, we are able to complete more applications without adding resources, leading to greater profits and more efficient customer service."

Global 360, Inc. is headquartered in Texas with operations in North America, Europe, South Africa, and the Pacific Rim. For more information about Global 360's process and document solutions, please call 1-214-520-1660 or visit the company web site at [www.global360.com](http://www.global360.com)



### Impact on Participants

"Previously, applications would arrive electronically and be routed as a paper file through application triage and underwriting, with only one person at a time having the ability to work on a file," said Sergeant.

Now, users enjoy a Web-based system that acts as the single access point for an entire case file with multiple people being able to view and update electronic files simultaneously. The staff no longer has to chase down their case files or search for additional information beyond their computer desktop. To access a file, users simply click on a specific case and pull up an Underwriter Casefolder, which has been customized out-of-the-box and provides the ability for the underwriter to conduct collaborative electronic discussions.

"Each employee has been cross-trained to balance workloads and take on new tasks, including outbound broker management," said Sergeant. "The 'heavy lifting' has been essentially eliminated through the use of our electronic case files."



### Impact on IT

Global 360's case management system has enabled Chartis Insurance to automate the intake of all incoming submissions into electronic folders and provide disaster recovery for all customer files, ensuring compliance with government mandates to electronically maintain historical records and files.

The case management system has also been integrated with the company's internal reservation system, enabling Web-based access to files and greater quality control and auditing, reducing the total cost of ownership.

**"The solution has enabled the organization to complete more applications without adding more resources, leading to greater profits and more efficient customer service."**

Barry Sergeant | VP, and Senior Information Officer | Chartis Insurance