



## Case Study: NCMIC



### Customer Overview:

Founded in 1946, NCMIC Insurance Company has grown to become the largest provider of chiropractic malpractice coverage in the nation. Today, their portfolio of products and services is among the best known and most respected in the profession.

NCMIC Insurance Company insures more than 37,000 Doctors of Chiropractic – more than half the D.C.s in the country – as well as all of the colleges of chiropractic. Licensed in all 50 states, NCMIC Insurance Company continues to earn an A.M. Best rating of "A" (Excellent).

### Challenges

Claims processors had stacks and stacks of paper on their desks and file cabinets filled with files. Each morning the call center was going through the time-consuming process of opening and sorting its mail. "The amount of time needed to physically move and track our documents was overwhelming our processes, which in turn affected our cycle times and efficiencies," said Keith Muhlbauer, Imaging/Workflow Programmer.

NCMIC identified both technology and business drivers for the need to implement a document storage, retrieval, and workflow solution.

While the company had already utilized and been comfortable with proprietary solutions, the technology group realized that an industry-leading solution was required to deliver the functionality and flexibility required for their specialized application. In fact, the company wanted to capitalize on its in-house Microsoft SQL Server skill set. Also, the system needed to provide easy integration points with other third-party systems. Finally, the team wanted to be sure that future system enhancements would be readily available and easily implemented.

### Solution

NCMIC has been a customer since 2000. In 2005 they decided to replace Keyfile's proprietary database with File360's SQL Server database, a move fitting in with their corporate technology direction. They were able to accomplish this with very little time and expense. The web-based services, reporting, and logging capabilities of File360 helped the solution rise above other competitors in the space.

NCMIC has implemented scanning, storage, and indexing capabilities in both its insurance and finance groups. Utilizing File360, documents are received by NCMIC's financial and insurance groups where they are scanned and indexed.

The finance group is using File360 to store pertinent documents on the back end of the process. Future plans are to implement workflow to assist in managing this business on the front end of the process. All of these documents are received by NCMIC via mail or fax and are then scanned into the File360 system and indexed. According to Keith Muhlbauer "All of our customer documents are stored within the File360 system and it provides the highest level of document storage and retrieval."

In the insurance group, the call center handles all of the policy administration. This consists of new business, changes to policies, cancellations, and billing. Previously, all processes were handled manually. Using File360 in combination with Keyflow NCMIC has created 63 workflows to expedite all call center processes. For example, when a new doctor submits an application via mail, it is scanned and immediately routed to the call center, where it is then indexed and the new business

### Challenges

With claim processors facing stacks of paper on their desks and file cabinets filled, the amount of time needed to physically move and track documents was overwhelming NCMIC's processes and affecting their cycle times and efficiencies.

### Solution

NCMIC decided to deploy Global 360 process and document management solutions to eliminate their paper, streamline their business processes, improve customer service, and provide for disaster recovery.

### Results

NCMIC now enjoys a paperless claims department, automated processes, improved customer service, increased accuracy, easy integration and communication between applications, and the ability to view business levels in real time.



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process initiated. The document automatically follows the entire path necessary to create a new customer, collect required data, and issue the policy. The call center now has improved efficiencies in locating documents and servicing their clients. Through reporting, they are able to identify at any given time where the client's document stands within the process cycle.

In addition, File360 is a big part of NCMIC's disaster recovery plan. With File360 in place, NCMIC now has the capability to capture all incoming and outgoing documents, which has saved on physical space. The paper is archived based on their retention policy and then destroyed. After it has been destroyed, NCMIC relies on File360 for the remainder of the document's lifecycle.

### Results

"Global 360 is changing the way we do business at NCMIC," said Keith Muhlbauer. "The solution has really caught the eye of a lot of people. It is receiving very positive feedback on how it works and the benefits each department is experiencing with an automated system."

"Our claims department has incredibly high standards due to the sensitivity of their work. Their acceptance of the system set the stage for us to move into other areas. They are now our biggest supporters. Everything in their department is electronic. They really do not touch paper in any way. Global 360 proved to be a real success for our claims department."

The call center's ability to access customer files immediately has dramatically improved customer service, accuracy and employee productivity.

From a management point of view, each department is able to observe the level of business processes, in real-time. This provides an accurate, up-to-date snapshot of the business flowing through each department.

The challenge of managing and processing incoming mail and faxes is eliminated. All faxes are automatically scanned into the system and begin their route through the appropriate department. Mail is scanned immediately and no longer dominates the call center employees every morning.