# Safe-Guard

TUNGSTEN AUTOMATION

SAFE-GUARD
Products International, LLC

# Safe-Guard Transforms Contract Payments and Claims Processing with Tungsten.

To increase customer satisfaction and improve the payment process, Safe-Guard aimed to eliminate any sticking-points in the customer journey that could cause contract and claims requests to be delayed. Today, the Tungsten Intelligent Automation Platform allows Safe-Guard to automate the contract process and accelerate the end-to-end claims lifecycle, from submission to payment. The solution extracts 86 data points from the 14 claims documents, eliminating the need for assessors to manually review them.

**SAFE-GUARD**
Products International, LLC

**75%**
Reduction in
Adjudication Times

**100%**
Automation Increases
Responsiveness to Customers

**15%**
Increase in
Customer Satisfaction

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**Vice President of Operations Technology,**
Safe-Guard

## ABOUT SAFE-GUARD

WWW.SAFE-GUARDPRODUCTS.COM
Safe-Guard delivers products to the motor vehicle industry. Its products are sold at more than 10,000 dealerships across North America.

## PRODUCTS IN USE

- Tungsten Analytics for TotalAgility
- Tungsten Mobile Capture
- Tungsten Mobile SDK
- Tungsten TotalAgility
- Tungsten Transformation
- Tungsten RPA

## FOCUS

- Robotic Process Automation

## Challenge

Every year, Safe-Guard processes more than 2 million contracts and thousands of claims. Whether a customer is purchasing a product or filing a claim, the company must ensure a prompt response—or risk damaging customer satisfaction and potentially losing valuable business to more agile competitors.

"We're here to help our customers when they need us," said the Vice President of Operations Technology. "To achieve this vision, we need to keep customers informed at every stage of their insurance journey and ensure that their requests are dealt with in a timely, accurate manner."

With its rapid business growth, Safe-Guard recognized a need to move beyond traditionally high-touch, paper-based processes if it was to meet customer expectations for prompt service.

"We sell a large proportion of finance and insurance products through car dealerships, which routinely rely on pen and paper," the Vice President of Operations Technology said. "Claims processing was a similarly paper-heavy process. In each of those areas we have to collect a significant amount of documentation from external stakeholders and customers. Our administrative teams spent considerable time

and effort scanning and processing hardcopy documents, as well as reviewing and sorting email attachments into folders."

Safe-Guard realized that it had a valuable opportunity to transform the sales and claims process into a more efficient, streamlined experience.

"We wanted to eliminate any sticking-points in the customer journey that could cause contract and claims requests to be delayed," he added. "The key to achieving this goal was to reduce the amount of paper and number of touch-points, as well as eliminating redundant process steps. We also wanted to engage more deeply with our customers, keeping them up-to-date throughout the sales and claims lifecycle and providing them with more convenient access to the services they required."

## Solution

Safe-Guard selected a suite of document and business process management solutions from Tungsten to turn its ambitious vision into reality.

"We recognized that if we could provide greater transparency and efficiency in our initial engagement with a customer, we could deliver a higher-quality experience for our customers," the Vice President of Operations Technology said.

As a first step, the Safe-Guard set out to automate the contract and claims submission process, and reduce the number of times a single document is handled by an employee. The company automated the capture of paper documents, scanning them directly to a TotalAgility document management solution without manual intervention. Similarly, documents received by email and fax are also flowed directly through to TotalAgility, producing a single, central information store.

Regardless of how a document enters the system—by mail, fax or email—it is identified by document type and sent to a work queue that matches it to an existing claim or contract. Next, each document goes through an extraction process that identifies and stores any pertinent data.

To deliver a further boost to efficiency, Safe-Guard worked to track each step in the contract and claims handling process to identify areas for improvement, using Analytics for TotalAgility.

"With Analytics for TotalAgility, we were able to establish key metrics, such as how long each step took, who touched each document and how many times, the number of documents classified in each batch, the average time per classification,

and so on," the Vice President of Operations Technology said. "Tracking these metrics provides us with two opportunities: one is to recognize the superstars, and the other is to work with people who aren't as efficient to help improve their performance. With the new insight, we can take steps to improve processing efficiency even further."

Beyond optimizing behind-the-scenes processes, Safe-Guard is also enhancing the front-end customer experience. Today, it provides customers with regular updates on the status of their pending claim or contract application, along with other communications, including "how can we help" notices—all of which help to keep customers informed and put them at ease.

On the claims side, Safe-Guard is working to launch a web portal that will offer customers

up-to-the-minute insight into the status of their claim. They will also be able to view which documents are required to complete a claim and upload them directly. Documents submitted via the web portal will be processed through TotalAgility as if they had been sent through traditional channels.

What's more, Safe-Guard plans to extend this self-service functionality to a range of devices, using a new mobile app built on Mobile Capture Platform and Mobile SDK solutions. With the mobile app, customers will be able to take photographs of claims-related documents using a smartphone or tablet and securely share them with the provider for processing. Safe-Guard anticipates that this will significantly accelerate the claims cycle and empower customers with a more convenient way of submitting claims.

"With Tungsten solutions underpinning our mobile app, we can put new capabilities directly into our customers' hands and help them access the services they need anytime and anywhere—boosting satisfaction and loyalty."

**Vice President of Operations Technology,**
Safe-Guard

"Mobile Capture Platform does a lot more than just capture a picture; it reduces the file size, synthesizes the data and brings it all into our system automatically," the Vice President of Operations Technology said. "With Tungsten solutions underpinning our mobile app, we can put new capabilities directly into our customers' hands and help them access the services they need anytime and anywhere—boosting satisfaction and loyalty."

An important step in the claims payment process is evaluation of the claim itself. Before a claim can be paid, Safe-Guard must quantify the value of the customer's loss. That process involves numerous steps. An adjuster reviewed every one of the required 14 claims documents to locate the relevant information and then manually copied and pasted it to a new document. At the same time, the adjuster researched websites such as Kelly Blue Book (KBB) and the National Automobile Dealers Association (NADA) for corresponding information, and again copied and pasted that information into the same new document. This document was then summarized and entered into a contract management site. Safe-Guard employed 20 adjusters who did nothing else but step through this process for every claim.

Many of these manual steps are now automated with the new system. TotalAgility extracts

86 data points from the 14 claims documents, eliminating the need for assessors to manually review them. Safe-Guard then uses RPA to perform two separate tasks: 1) automatically pull the 86 data points into a centralized document and 2) go out to websites like KBB and NADA and extract any vehicle data and vehicle information related to the claim.

"Having RPA automatically scrape information from those sites allows us to move the claim through the adjudication process much more efficiently," the Vice President of Operations Technology said. "RPA is a critical product for us."

RPA validates the amount that should be paid on the claim and then populates the data into a proprietary contract management system—moving it to a payment status and eliminating yet another manual step. The claim is then routed Safe-Guard's accounting and finance department to print the check. With TotalAgility and RPA, the process from claim submission to payment is not only faster but more accurate. "I like to say that RPA makes it all happen 'automagically,'" the Vice President of Operations Technology said.

## Results

The new approach to contract and claims processing has delivered significant benefits. Document capture has been transformed into a

fast, low-touch activity, helping Safe-Guard handle contract- and claims-related documentation more efficiently than ever before.

"In the past, document capture alone used to take up to two hours a day; now it takes just 10 to 15 minutes," said the Vice President of Operations Technology. "And during this process, documents used to be handled by an operator three to five times. Today, they're touched just once—a reduction of up to 80 percent."

In addition, Safe-Guard estimates that the new solutions will reduce the time taken to adjudicate a claim by at least 75 percent, as the Vice President of Operations Technology added: "This will help us to accelerate the end-to-end claims lifecycle, from submission to payment. If all the relevant claims documents are submitted to us by 2:00 p.m., we could release and send a check by noon the next business day."

By automating and streamlining processes, Safe-Guard staff can handle growing volumes of work more easily, increasing productivity of the claims processing team by approximately 30 percent.
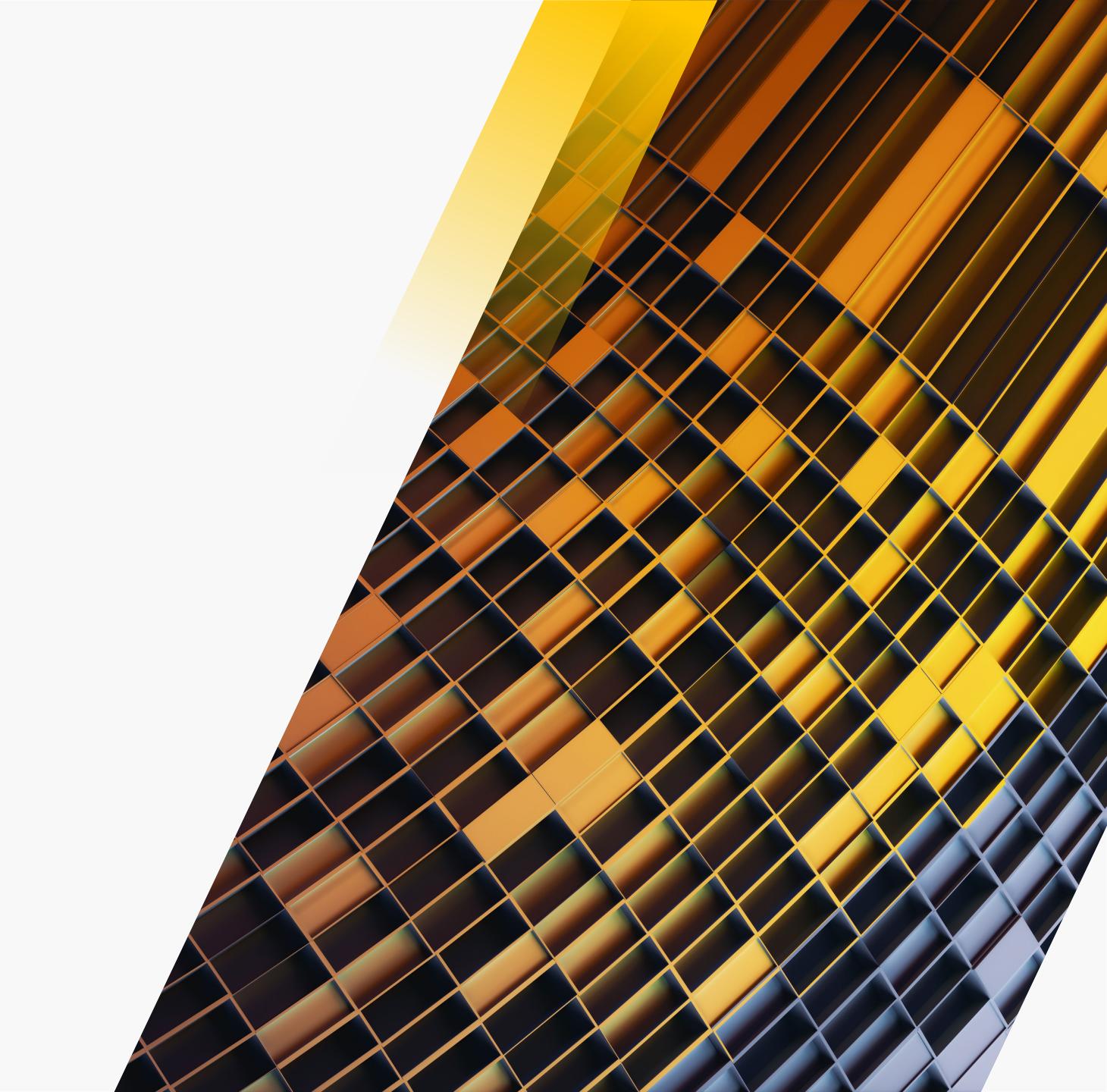
The newfound efficiencies have allowed Safe-Guard to run a much leaner team, even as its business continues to grow. At one point,

Safe-Guard assigned just under 50 full-time employees to manage the paperwork related to contract and claims processing. The company expects to cut that number in half, showing a return on their investment in less than 18 months.

Equally important, the new approach is already making a positive impact on customer service levels. Safe-Guard estimates that it has achieved a 25 percent reduction in the number of calls from customers checking on the status of their contract or claim, and customer satisfaction scores have increased by 15 percent.

"The ability to digitize and streamline many aspects of customer interaction, from contract purchase to claims submission and management, will make it that much easier for customers to do business with us. This will help us increase satisfaction and loyalty, and gain a valuable edge on competitors. We consider our investment in Tungsten solutions to be a game-changing differentiator in the marketplace," said the Vice President of Operations Technology.

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