

# A Top 100 Insurance Company Boosts Efficiency and Grows Without Increasing Headcount with OnBase

Based in New Hartford - NY, Utica National Insurance Group has been providing personal and commercial insurance products and services to its customers since 1914. They have 1,200+ employees and 2,200 independent agents. With an AM Best Financial Strength Rating of A (Excellent) and over \$1 billion in revenue, Utica National is committed to providing its customers with reliable, superb service when they need it most.

## OBJECTIVES

- Eliminate Reliance on Paper
- Increase Process Accuracy & Efficiency
- Provide Faster, Better Customer Service

## RESULTS

- Rapid, Seamless Customer Service
- 100% Paperless
- Simplified, Accelerated Processes
- Support Growth without Increasing Headcount

## The Challenge

As an OnBase customer since 2005, Utica National Insurance Group has become a champion of OnBase, innovating and expanding their solution throughout their underwriting department and beyond. Utica National had historically relied on manual, paper-driven processes. Consequently, their processes suffered from inaccuracies and delays. These pitfalls limited the level of quality service they were able to provide their customers, which gave their competitors an edge.

For example, their intake process was slow, time-consuming, and inefficient because employees routinely inspected each application, including ones that were obviously a poor fit.

Given their paper-based processes, Utica National also struggled to locate documents quickly. This issue was a constant hindrance, as many insurance processes require the employee to pull the complete file. When someone needed a file, they would email the entire team asking if anyone knew where the document was. The Utica National team also faced difficulties with sharing documents and being able to view them simultaneously, which inhibited collaboration.

Utica National was ready for a change. As early as 2005, they recognized going digital was inevitable and doing so as soon as possible would be advantageous. It would enable them to eliminate paper, increase accuracy and efficiency, and help them provide better, faster service to their customers. To execute these goals, they searched for a document management solution with workflow capability. Ultimately, Utica National selected OnBase by Hyland, and partnered with Naviant to create and continually improve their solution to tackle their goals.

## The Solution

### PROCESS EFFICIENCY WITH WORKFLOWS

When Utica National initially implemented OnBase, their early workflows were very basic. But as time went on, the team began to better understand the power of workflows and OnBase. With practice, the workflows became more sophisticated. For example, they expedited their intake process using OnBase workflow to evaluate incoming applications. Now, OnBase automatically declines applications that aren't suitable based on preset criteria. Those that are deemed a good fit are automatically sent to the correct person for additional evaluation. As a result, Utica National underwriters can spend their valuable time focusing on the most viable applications, and the intake process can run without delays.

### ONBASE BY THE NUMBERS

(in Underwriting Department)

- Document Count: Over 70 Million
- Document Types: 552
- Keyword Types: 590
- Unity Scripts: 106
- Active Lifecycle Count: 51
- Queue Count: 460
- Documents in Workflow: 243,000
- Average Number of Users Per Day: 800+

### SIMPLE CUSTOMIZATION WITH APIs

From their early days of using OnBase, Utica National has taken full advantage of the API integration, and it's transformed their processes. Using APIs, OnBase users have the flexibility to create their own custom integrations with the Hyland platform using industry-standard programming protocols and languages. Joseph Malecki, OnBase Developer III at Utica National, said, "Once we got into the OnBase API programming, that was it. There really isn't anything we can't do because with the API, we can write custom code, we can compile it as a DLL, and we can reference it from a Unity Script, and reference it from Workflow. It really is the key to the kingdom; we can't be stumped."

### SEAMLESS INTEGRATIONS

In addition to their work with APIs, Utica National has found success with OnBase integrations. They were one of the first organizations to integrate OnBase with Duck Creek, before Hyland even released their official Duck Creek integration. Today, Utica National is still primarily using its homegrown custom integration.

Joseph looks back on this moment, saying, "That was proving ground, to be able to integrate with Duck Creek, because after that, we started integrating other things, like MuleSoft, and building new ways to share OnBase information with disparate systems in-house and external, so we could pretty much build a gateway to just about everything."

Soon, other departments began noticing the difference the integrations were making. Staff using other systems took an interest in OnBase's ability to unite disparate systems and simplify reporting and queries. Joseph and the team began creating views in OnBase to meet this need, making it easier for these employees to locate the information they needed across different systems. Being able to help these employees in such a tangible way helped grow the acceptance of OnBase further.

### REDUCE HUMAN INTERVENTION WITH OCR

Utica National has also reduced the need for human intervention in its processes. For example, automatic indexing software that uses OCR technology enabled many processes to proceed without human intervention until a certain point, or in some cases, at all. Joseph and his team are excited to continue to expand this capability to more processes.

## The Difference

### FASTER, SMARTER PROCESSES

From scheduling to budgeting to document retrieval, OnBase has accelerated the key processes that power Utica National. It has also enabled them to customize processes for agents and provide them direct, immediate access to documents and sharing abilities. With this information just a few clicks away, better decision-making is possible. Agents can also trust that when they upload a document,

it will automatically begin premising. Plus, since users can access documents and information in familiar applications, there's little training required.

**"There is no question in my mind that without OnBase, we certainly wouldn't be where we are today. And that is completely different from where we were 10 years ago. I think we are poised well for the future because of what we have been able to accomplish with OnBase."**

Joseph Malecki, OnBase Developer III at Utica National Insurance Group

## **DECREASED RELIANCE ON PAPER & SAVINGS**

Another way OnBase has transformed Utica National's business is the elimination of paper. As the paper documents disappeared, the team unlocked considerable office space to repurpose. And without the need to chase down physical documents, employees could find the complete files they needed in little time.

The increased access that going paperless provides has also helped Utica National to cut expenses. Since agents can retrieve the documents they need via OnBase, Utica National no longer mailed hard copies. This change saves them both money in printing expenses and time previously lost to printing, packaging, and shipping the parcels.

## **INDUSTRY CREDIBILITY & COMPETITIVE ADVANTAGE**

Utica National Insurance maintains an AM Best Financial Strength Rating of A (Excellent.) This rating reflects a company's financial state and overall stability. Joseph believes that OnBase's ability to drive organizational efficiency is a massive factor that helped the company achieve this milestone. Many of Utica National's customers have bylaws that require their insurance providers to have an AM rating of A or A Minus. As a result, Utica National's ability to achieve and maintain this rating has been a huge competitive advantage.

## **RESILIENCE THROUGH INDUSTRY CHALLENGES**

Although the early 2020s have been devastatingly difficult for many players in the insurance industry, Utica National has been able to remain agile and grow. Joseph attributes this resiliency largely to OnBase's ability to streamline operations. "OnBase has played an important part in our ability to grow. It has enabled us to not only compete but to thrive through a time that has been a down market for most insurance companies."

## **COMPANY GROWTH WITHOUT INCREASED EMPLOYEE HEADCOUNT**

As the company has evolved, OnBase has continually proven its ability to scale and support growth. Utica National was a relatively small company back in 2005 but has acquired multiple companies in the years since and recently became a billion-dollar property and casualty company. Of OnBase's impact, Joseph remarked, "In recent years, we've flourished through acquisition of other companies and OnBase has become so monstrous that I don't know if anybody fully understands or appreciates the full power that OnBase has had with meeting evolving company needs and different types of businesses."

Despite Utica National's tremendous growth and evolution, they have been able to do so without growing their employee count. According to Joseph, this wouldn't have been possible without the efficiency and scalability that OnBase brings.

## **HIGHER QUALITY, FASTER CUSTOMER SERVICE**

Before implementing OnBase, Utica National decided that the single key asset that could allow them to be competitive in the market was excellent customer service. To achieve this, they needed to ensure employees receive proper training and treat agents well, and they needed speed and ingenuity in their

processes. Joseph recalls, "Other companies had very sophisticated systems and millions and millions of dollars to throw at them, but we didn't, so we just had to use our ingenuity. And OnBase was the tool that provided just that to us." This ingenuity allowed the Utica National team to simplify and accelerate their processes, making their employees' jobs and customers' lives easier.

## Driving Innovation & OnBase Champions

### SOLUTION EXPANSION

Over the past 15+ years of using OnBase, Joseph and his team have become strong OnBase advocates. As a result, their enthusiasm for the solution has spread across the organization. Utica National first implemented OnBase exclusively for underwriting and customer services related to personalized and commercialized insurance.

In the years since, Utica National's claims side of the house replaced their FileNet solution with their own OnBase system. With Naviant's help, they seamlessly converted 25 million historical documents from FileNet into the OnBase repository. Utica National also added Hyland's Content Composer to streamline their customer correspondence.

Joseph said of claims' decision to switch to OnBase, "I think it's because they too recognize the beauty of OnBase and what we've been able to do with it in underwriting. Once we got the taste of the flexibility that OnBase had, we pushed the envelope a little bit and showed people even more things OnBase could do, and they started getting excited, like can you do more? What else can we do?"

As they have grown, Utica National has continued to use OnBase to strengthen its acquisitions. Currently, they're in the process of exporting documents into OnBase from ImageRight, another ECM platform one of the companies they acquired used.

### USER ADOPTION

Leading by example has helped encourage other employees to adopt the technology to solve the business bottlenecks that impact them. "Every now and then, we find an employee who takes to OnBase like a fish to water," Joseph explained, "They become champions of OnBase within their own department, and they spread some of that enthusiasm to the people around them, or at the very least, the people around them see them as the go-to OnBase person to help if they can't figure something out."

### INDUSTRY ADVOCACY

Joseph has also taken Utica National's OnBase experience to the industry level to help other companies benefit from the technology. He serves on the member-elected board of directors in the Insurance Vertical OnBase Group of User Experts (VOGUE), a formal user group created by Hyland to represent customers in various vertical markets. Specifically, he is the director of Property Casualty, where he advocates on behalf of all property/casualty insurance companies. He works with Hyland to convey the wants and needs of the customers he represents to improve OnBase offerings further. He explained, "I try to influence enhancements that will be beneficial to insurance customers as a whole and property/casualty in particular."

In this role, he also speaks with other insurance companies about how they can optimize their OnBase use. "I'm constantly shocked by the number of companies that don't realize what they have and aren't using OnBase to its full potential. That's why it's nice every now and again to find a little nugget and share it with people."

## The Naviant Partner Experience

For the first 16 years of Utica National's OnBase journey, they were guided by Continuum Systems, an IT services and solutions organization whose OnBase division was acquired by Naviant in 2021. When he first heard the news, Joseph admits that he was unsure. "We had such a good relationship with them



over the years. They always picked up the phone for us," he said, "We were afraid we were going to be a little fish in a big pond."

But it didn't take long for these concerns to be relieved. He recalls, "The first time I looked at the Naviant website and saw all they have to offer in terms of training, resources, the size of the support crew, I thought 'Wow, this actually looks kind of exciting,' and that has proven to be 100% true." He has also been impressed with the Naviant team's service during this transition. "Everybody who I've met has been completely professional, it's been very reassuring, and I think it's open and friendly. It's just been a pleasure," he said.

**"I'm excited about Utica National's relationship with Naviant  
and look forward to growing with you guys."**

Joseph Malecki, OnBase Developer III at Utica National Insurance Group