

CASE STUDY



ARAG Automates Claims Processing and Boosts Efficiency with RasterMaster

With more than 3,700 employees in twelve European countries and the United States, Allgemeine Rechtsschutz Versicherungs-Aktien-Gesellschaft (ARAG) is an international leader in legal insurance with over 6.5 million policies worldwide. The Germany-based firm offers life, health, liability, and motor vehicle insurance, as well as being the country's largest provider of private estate insurance.

OVERVIEW

Processing and archiving massive volumes of paper mail was historically a major challenge for ARAG. In the past, a 50-person sorting team classified and distributed incoming mail throughout their Duesseldorf corporate offices, but the growing complexity and expense of physical processing and archiving led them to adopt an electronic system in 1995.

The system enabled ARAG to store incoming mail electronically in a centralized 150-person Policy Department. This department managed customer contracts and policies; including new requests for insurance products, address changes, and other correspondence.

To prepare paper mail, a Policy Department team sorted and prepared documents for scanning by category; including "requests," "complaints," "notices," and "reminders," a process that required the addition of a cover page for each document. As the documents were scanned, a custom Visual Basic (VB) application was used to manually index each with the sender's policy number. Indexed documents were captured and stored in a records system.

When ARAG updated their records system to a newer version, they reevaluated their processing and archiving software and decided to migrate their C/C++ document conversion solution, the VB indexing application, and client application to Java. This move would enable them to support infrastructure growth independent of hardware and operating system requirements.

CHALLENGES

In order to make the switch, ARAG needed a 100-percent Java integration that would enable them to perform vital document processing and conversion on their captured TIFF electronic documents. ARAG also required reliable functionality for their front-end client viewing and indexing applications, so the solution needed to scale effectively as they added new functionality over time. With more than 200 users and 20,000 pages scanned daily, ARAG sought a reliable Java SDK and Library to facilitate the process.

After reviewing solution options, ARAG selected the RasterMaster Imaging SDK and Library for the Java Platform. "In the evaluation process, RasterMaster stood out," says Frank Gronenborn, IT Architect, ARAG. "The technology is one of the best-performing solutions I have seen through all my years in this business."

The insurer's legacy records system would not adequately support a fully functioning Java conversion, indexing, and client front-end, so ARAG started in-house development of a custom Java-based records system, leveraging the advanced document processing power of RasterMaster. After only six months, the new system began functioning in parallel to the old system, and eventually, all records were seamlessly migrated into the new system without any problems.

With capture, conversion, indexing, archiving, and client-front end all integrated into the new Java-based system, ARAG used RasterMaster's high-performance imaging and conversion capabilities to add claims processing into the records and workflow system. The firm also streamlined the retrieval of electronic policy requests, automating a previously manual process that was both time-consuming and costly.



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FRANK GRONENBORN,
IT ARCHITECT, ARAG



RESULTS

From the project's initial inception, RasterMaster's SDK for the Java Platform scaled effortlessly throughout all phases of ARAG's processing and archiving solution. This enabled the insurer to migrate to 100 percent Java while supporting all the required file formats, including AFP, TIFF, and JPEG.

The firm's latest initiatives include supporting electronically received insurance requests which are temporarily stored in PDF format by the company's sales application. "Since ARAG's records system still only supports TIFF, JPG, and plain Text/COLD, the PDF must be converted into TIFF," Gronenborn says. "RasterMaster helps us manage this conversion step."

ARAG continues to use RasterMaster across its applications to display documents, generate document thumbnails, switch between pages in multi-page TIFF documents, view and store evidentiary JPEG images, extract metadata, divide / merge multiple documents, and many other vital processing capabilities. Employees can also track and capture a document's workflow history – including annotations, edits, and collaborators; this enhances compliance efforts in a way that previous workflows could not.

The new automated system ensures timely and efficient processing of all claims. Internal employees and sales partners now have online import functionality for multiple document and image formats, so claims can be submitted online and indexed directly at the office. Overall, ARAG now processes mail and e-mail for an average of 17,000 incidents daily, and stores 35,000 incoming mail documents daily, totaling approximately 70,000 pages, plus 3,000 faxes averaging 10,000 pages.

RasterMaster also provides the advanced processing functionality required for ARAG to successfully implement their front-end client viewing and indexing applications, which grew from 200 to 450 users in two years. Gronenborn says, "Now all 450 users can manage incoming documents through a single powerful system that combines records and workflow functionality – enabling ARAG to increase daily throughput by more than 350 percent."

ABOUT ARAG

ARAG Legal Insurance (ARAGlegal.com) is the leading legal insurer worldwide. The company's North American headquarters are based in Des Moines, Iowa. ARAG connects people with affordable and reliable legal counsel for everyday life needs. The company has an international premium base of more than \$2 billion and protects 26.3 million individuals and their families – worldwide.

For more news and information about ARAG visit ARAGlegal.com.

ABOUT ACCUSOFT

Founded in 1991, Accusoft is a software development company specializing in content processing, conversion, and automation solutions. From out-of-the-box and configurable applications to APIs built for developers, Accusoft software enables users to solve their most complex workflow challenges and gain insights from content in any format, on any device. Backed by 40 patents, the company's flagship products, including OnTask, PrizmDoc Viewer, and ImageGear, are designed to improve productivity, provide actionable data, and deliver results that matter. The Accusoft team is dedicated to continuous innovation through customer-centric product development, new version release, and a passion for understanding industry trends that drive consumer demand. Visit us at www.accusoft.com.

