



South Carolina Farm Bureau Mutual Insurance Company[®] increases service levels, productivity and data security with Rocket[®] content services.



Location: South Carolina, USA

Industry: Insurance

Solution: Mobius Content Services

South Carolina Farm Bureau Mutual Insurance Company (SCFBMIC) is a single-state insurer. SCFBMIC has a presence in 65 sales offices, located in each of South Carolina's 46 counties, and six Claim Service Centers. SCFBMIC prides itself on its local, agricultural roots, which have shaped its culture and work ethic and ensures customers are treated like people, not policies.

Challenge

At the turn of the 21st Century, SCFBMIC was still a paper-driven environment. The Claims department and Policy Services department each kept all documents (claims and policy applications, respectively) in physical folders, with copies of the files stored in Claim Centers throughout the state. Each department had its own method for filming and archiving older documents. Policy Services used microfiche and Claims leveraged a comparable document photo/filming system, creating departmental inconsistencies.

Day-to-day processes were time-consuming and inefficient – centered around retrieving, modifying and passing endless paper documents from person to person and between departments across different locations. Each South Carolina district had its own Claim Center/field office where the policy applications and claims originated. Individuals at the Claim Centers would have to make a copy of the source document and mail it to the SCFBMIC main office, where it was added to a master file. If a document aged to microfiche, an individual had to either view it from one of the few microfiche machines or “print” it from the film. Each of these steps had to be perfectly synchronized to ensure no claims, policy applications or customers fell through the cracks.

Ultimately, SCFBMIC recognized that this paper-driven system presented excessive risk to the company. First, SCFBMIC ran into storage issues, having to build a warehouse to offload documents of a certain age from the main building. Keeping critical documents in a paper format also posed significant corporate risk in the event of any natural disaster. If original information was destroyed from a fire or damage to the building – or even misplaced, the organization had limited means to recover it. If an application was lost, the underwriting may not be approved and the customer would not be insured. This vulnerability undermined the best-in-class customer service that SCFBMIC strived to deliver to its customers. Wrapped with an intuitive and easily accessible user interface built using HTML5. The modernized interface also provided the bank an opportunity to employ Transport Layer Security (TLS) encryption to safeguard data transactions and access, further improving compliance and security.

Increased productivity, improved service levels and information security were all top modernization priorities for SCFBMIC. It sought a content services solution that would improve the archival, retrieval and secure storage of customer documents and fuel SCFBMIC's transition away from paper.

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Rocket® Mobius provides us with a sense of security. When we had to switch to remote work due to COVID-19, we were ready, because all our processes – archival, retrieval and storage – were electronic with Mobius.”

STERLING MARTIN

South Carolina Farm Bureau Mutual
Insurance Company



Solution

In its search for a content services solution, SCFBMIC considered several vendors. SCFBMIC ultimately selected Rocket’s Mobius Content Services (Mobius) because it allowed the archival of office product files (e.g., .DOC, .XLS, .JPG) in the native format, and users could retrieve the file from Mobius and then edit and store a new version. With Mobius, SCFBMIC could also use APIs to interface the archival and search retrieval of Mobius documents. This API functionality would also allow SCFBMIC to write a custom Mobius viewer used by claims adjusters to upload documents and pictures, as well as integrate them into Microsoft Office products.

SCFBMIC installed Mobius on the mainframe in 1999. Mobius Professional Services supported the implementation and integration of the Ascent Capture Software, which was installed on the larger scanners in the SCFBMIC Policy Services department. In 2012, SCFBMIC transitioned to a distributed solution and has implemented periodic Mobius upgrades since, knowing the value of staying up to date with the latest versions. Today, SCFBMIC is leveraging Mobius View, Rocket’s most powerful and intuitive content services platform that combines powerful features for enterprise content federation and viewing.

Results

Implementing Mobius was SCFBMIC’s first step toward moving to a paperless environment. Now, as a customer of two decades, SCFBMIC has eliminated the paper workflow for inter-office work, the microfiche and filming of documents and paper storage in the warehouse. Rather than spending time moving and tracking paper, SCFBMIC can easily retrieve any source document or archival copy in Mobius, whether they are in the main office or a Claims Center. There is no need to print any documents, given they can be viewed directly in Mobius. Users could download content to text files, spreadsheets or any machine-editable document in Mobius. This new process saved SCFBMIC ample time and reduced back-and-forth between offices.

Over time, SCFBMIC transitioned to electronic policy applications. Agents would initiate the application or quote, and if the customer accepted, it would become a policy application and make its way into Mobius. Using electronic applications and copies gave SCFBMIC, and its customers, the sense of security it needed – knowing no documents would be lost. Mobius also improved document storage, enabling SCFBMIC to set policies for documents with minimum retentions. If a document needed to be stored for 5-10 years, SCFBMIC could know with confidence it would be there. When the pandemic hit, Mobius made remote work possible. SCFBMIC was able to deploy electronic signatures, so agents could start the application process, forward the PDF to the main office where a policy analyst would add appropriate controls, email the electronic application to the client and back to the agent for their signature. Once it was complete, SCFBMIC received the final document and directed it into the policy file within Mobius – all without going into the office. Achieving a paperless environment through Mobius has made SCFBMIC a more resilient business and ensured its customers receive the service they deserve.

Eliminated the paper workflow for inter-office work.

Increased security through electronic application processing.

Improved document storage and retention policies.

The future won’t wait—modernize today.

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