



Cincinnati Insurance Company Reduces Claims Processing Costs with EMC Captiva's eInput

The Cincinnati Insurance Company (CIC) is a subsidiary of Cincinnati Financial Corporation and a leading provider of property casualty insurance. The group is the 25th largest writer of property and casualty insurance for businesses, homes and automobiles in the United States. Headquartered in Fairfield, Ohio—just north of Cincinnati—the company actively markets property and casualty insurance in 32 states, has approximately 2,800 employees at the corporate headquarters and more than 1,100 employees working across the nation from offices in their homes.

The Problem: Gathering Supplemental Claim Information Was Slow and Inefficient

The Cincinnati Insurance Company's field claim representatives evaluate property and casualty insurance claims by visiting field locations to assess the damage and validity of each claim. The investigation process required a field claim representative to drive to the location of each claim, take pictures of the property damage with a 35 mm film camera and write notes and descriptions about the damage on a pad of paper.

At the end of the day, the representatives returned to their homes, where they would transpose their hand-written notes onto claim forms. Once or twice a week the claim representative would travel to a local store to drop photographic film off for development. To document the claim, the representative would tape developed photos to sheets of paper, package all the supplemental documentation, such as police reports, content statements and legal documents, then mail all the materials via priority mail to the corporate headquarters for processing. Once the shipments were received at headquarters, they were opened in the mail center and delivered to the imaging department, where the staff scanned them and entered them into the claims management system.

The Cincinnati Insurance Company wanted to improve the efficiency and lower the cost of moving this documentation into claim files. Mailing so many documents created significant postage costs for the company, and waiting for photos to be developed and shipments to arrive in the mail increased the amount of time it took to document claim files.

The Solution: eInput from Captiva, In Conjunction with EMC and SAP Solutions

The company wanted to create a web-based interface that would allow field claims representatives to export pictures and digital voice recordings to an electronic claim file as supporting documentation for property and casualty claims reviews. The goal was to reduce the time, effort and cost associated with documenting claims.

Industry:
Insurance

"We estimate that the ability to electronically gather, organize and submit supplemental claims information has resulted in savings of \$5 million annually."

— Gary Givler, Cincinnati Insurance's Assistant Vice President of Headquarters Claims

CINCINNATI
INSURANCE COMPANY



Already a long-time user of InputAccel®, EMC Captiva®'s flagship document capture solution, Cincinnati again turned to Captiva for a solution: eInput™, a front-end distributed capture system that enables users to capture and submit scanned document images, pictures or electronic files from remote locations via a simple Internet connection. eInput provides a web-based, thin-client environment for document scanning, importing and indexing. With field claim representatives distributed throughout 32 states across the country, Cincinnati benefits from the fact that eInput is unencumbered by remote software installations, allowing for quick deployment and a low level of maintenance.

Cincinnati utilized eInput with InputAccel/ to create a more efficient process that empowers field claim representatives to capture and submit supplemental claims materials to the claims management system by simply connecting to a web-server.

With eInput, Cincinnati's field representatives can organize and index digital photographs and digital voice recordings, then submit them to headquarters for processing by InputAccel/. InputAccel/ performs image clean-up, attaches the digital content to the appropriate virtual claim file and exports the virtual claim file to the EMC Documentum® enterprise content management repository. The EMC Documentum software with EMC Centera® content addressed storage system manages the storage and retrieval of the digital claims documents. The EMC Documentum-Centera solution represents only one layer of a multi-tiered EMC infrastructure. Cincinnati Insurance stores information on different tiers of EMC storage based on varying requirements for the data's availability, performance and cost. Additionally, Cincinnati utilizes a back-end claims management solution from SAP that helps manage claim workflow, data reporting and financial-related tasks.

By utilizing eInput and InputAccel/ on the front-end, in conjunction with the EMC and SAP back-end systems, Cincinnati created an efficient Claims Management System that speeds the workflow and provides better access to information.

The Results: \$5 Million Annual Savings

Cincinnati's field representatives and office support staff utilized eInput with the Claims Management System to document the extensive damage caused by hurricanes Ivan and Jeanne in 2004.

With the eInput, Cincinnati field representatives decreased the time it takes to get photos into the virtual claim file and reduced the film development and mailing expenses normally incurred by using 35mm cameras. Cincinnati estimates it saved more than \$250,000 in reduced postal costs alone.

Due to the system's success, all Cincinnati field claim representatives are now using eInput with InputAccel/ to capture and submit such digital media with claim files.

"We've been very pleased with the performance of eInput as it has been used in the field by our claim representatives under the challenging conditions that resulted from the destructive hurricanes of 2004," said Gary Givler, Cincinnati Insurance's Assistant Vice President of Headquarters Claims. "eInput is an example of our investment in technology to improve service by helping our headquarters and field claim representatives more efficiently document files on claims they have in process or have already paid. This investment included upgrading our EMC Documentum enterprise content management system and supplying digital cameras and voice recorders to our representatives. We estimate that the ability to electronically gather, organize and submit supplemental claims information has resulted in savings of \$5 million annually."

Even in the wake of such destructive hurricanes as Ivan and Jeanne, eInput enabled The Cincinnati Insurance Company to cut costs and increase efficiency by speeding the claims processing cycle.



EMC Captiva
 10145 Pacific Heights Boulevard
 San Diego, CA 92121

858.320.1100
www.emc.com/captiva

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