



FMG Uses OnBase to Enhance the Value of Its Guidewire Implementation

> New Zealand's Leading Rural Insurer Partners with Hyland to Deliver Savings in Claims Processing

FMG has a proud history of supporting rural New Zealand. For more than 100 years, the mutual insurer has served the needs of its member clients in protecting the nation's farms and rural businesses— providing specialized advice and insurance to more than 85,000 clients across 30 offices throughout New Zealand. Because it's a mutual, FMG's members are its owners, and profits go directly back into the business to keep premiums fair and affordable. Ensuring that technology is modern, easy to use, and cost-effective helps FMG to fulfill its mission of providing a better deal to rural New Zealand.

The Problem: A Proliferation of Documents

When FMG began its **Guidewire ClaimCenter** implementation, the insurer realized that it faced a significant issue. Its legacy claims system had a siloed architecture that did not provide a complete view of clients' information. In particular, there were too many documents—in too many different places—that weren't easily accessible to the new claims system. Claims consultants depended on several manual processes for storing and retrieving those documents.

"Our claims consultants were drowning in documents," explains Grant Paul, FMG's Head of Projects and Improvement. "We didn't have one place to find all the information that was related to a claim."

The documentation that resided outside ClaimCenter included application files, scanned paper files, faxes, print streams, electronic forms, images, web content, multimedia files (audio, video), and email messages.



FMG

Headquarters

Wellington, New Zealand

Operations

New Zealand

Business Lines

Rural, Commercial, Lifestyle, Residential, Personal

Employees

625

Website

www.fmg.co.nz

Product(s)

Guidewire InsuranceSuite
Guidewire Client Data Management
Guidewire Rating Management
OnBase by Hyland

Benefits of OnBase Integration with Guidewire Products

- Savings in Time:
 - 90% for Claims Processing
 - 90% to review, sort, log, retrieve, and view claims documents
 - 45% to capture and classify claims photos
 - 100% for policy correspondence
- 230% ROI with 1.6-year payback
- 5-year net benefit of NZ\$2.3 million

The Solution: OnBase by Hyland

During FMG's initial consideration of Guidewire ClaimCenter, it began consultations with Hyland, the creator of OnBase®, a content services platform for managing content, processes, and cases. If FMG adopted ClaimCenter, it would first need a way to capture its claims information and supporting documentation—regardless of origin or file type—so that content could quickly and easily be linked to the associated claim. Moreover, it needed to integrate all of its documents with the new ClaimCenter system.

FMG learned that, by using OnBase, integration with ClaimCenter would be seamless. OnBase would provide instant access to the information that FMG's claims consultants needed to accurately investigate and settle a claim.

Five months after signing its ClaimCenter contract with Guidewire, FMG decided to engage Hyland as its technology partner. After a 16-month implementation, the company's go-live for ClaimCenter with OnBase integration was celebrated in June 2016.

Benefits of Using OnBase with ClaimCenter

The OnBase Accelerator for Guidewire ClaimCenter is prebuilt code that gives FMG the ability to manage content in the context of ClaimCenter screens and business processes. OnBase provides intelligent, multichannel capture (fax, email, paper, images, and so on) of claims information and supporting documentation regardless of origin or file type. It then intelligently links content to an associated claim while directly creating an activity record based on ClaimCenter business rules to automatically kick off an internal process.

FMG employees can access documentation directly from the ClaimCenter interface so that they can see both the ClaimCenter data and related claims documents in a single interface. It's also easy for claims consultants to track missing or required information and have it available for review before key determinations are made.

OnBase extends and complements the value of FMG's ClaimCenter deployment. The mutual insurer now has a shared-services platform that connects information to its core claims system and customers regardless of location or device. Claims consultants and clients now have enhanced experiences with a seamless user interface.

According to Rob Robinson, Senior Developer Analyst at FMG, "OnBase does everything we promised it would do for ClaimCenter—and more." FMG was able to reduce its implementation time by leveraging the Ready for Guidewire pre-built integration to save time as well as costs. The company reduced its TCO and risk by investing in ClaimCenter and OnBase, and by the resulting automation and integration of its critical claims processes.

Hyland®

Hyland

Headquarters

Westlake, Ohio, United States

Operations

Worldwide

Business Lines

Insurance, Healthcare, Finance, Government, Higher Education, Manufacturing, and more

Employees

3000

Website

www.hyland.com

Product(s)

OnBase by Hyland
ShareBase by Hyland
Hyland Healthcare Enterprise Imaging
Brainwaire by Hyland
Perceptive Portfolio
Hyland Cloud
Lawlogix by Hyland

Guidewire Product(s)

Guidewire ClaimCenter
Guidewire PolicyCenter
Guidewire BillingCenter
Guidewire ContactManager

"We weren't just looking for a technology solution to our architectural jigsaw puzzle. We were looking for a partner like Hyland that would really understand our business to help us sustain and grow."

- Grant Paul,
Head of Projects and
Improvement, FMG

The FMG-Hyland-Guidewire-Partnership: Stronger Together

As a Premier member of the **Guidewire PartnerConnect Solution** program, Hyland helps Guidewire customers like FMG seamlessly integrate to a fully functioning enterprise content management solution without requiring users to leave their Guidewire core system. Users access secure, centralized content in OnBase from their core system—where they are most comfortable and productive. To do this, joint Hyland–Guidewire customers use the OnBase Accelerator for Guidewire ClaimCenter, which is tested and approved with the Ready for Guidewire validation.

The combined claims solution delivered by Hyland and Guidewire has provided concrete business results—the benefits of which were immediately realized by FMG teams. The solution has also contributed significantly to FMG's journey to exceed the market in terms of customer experiences and ease of use. It's provided opportunities for FMG to make itself more competitive and agile, as well as more responsive than ever to its clients.

"This is truly a partnership," says Nick Bennetts, FMG's Business Systems Integration Manager. "We can reach out to our Hyland contacts and get immediate responses. They always know where we're coming from, and they've supported us throughout our journey."

"We saw that FMG's claims team needed a way to connect to a huge amount of siloed information throughout the enterprise to help deliver the best service possible for their customers. Claims consultants did not have easy digital access to critical information at the right time and right place throughout the claims process. By leveraging the power of the combined solution of Guidewire and OnBase, FMG teams now have immediate access to all required claims information."

- Ruth Fisk, Global Director of Insurance, Hyland Software