

## Case Study - Insurance

# Westland Insurance Group Ltd.

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Geoff Belair  
Director Information Technology,  
Westland Insurance Group

While many other industries have made great strides in moving toward a primarily electronic document environment, the insurance industry is still plagued with paper. Policy applications, policy declarations, claims forms, policy quotations, written approvals, and many other types of documents continue to be created and filed in paper form. When one of these paper documents needs to be transmitted from a broker to the insurance company, from the insurance company to the broker, or between broker offices, it is almost always sent as a fax. Unfortunately, delays in transmission due to busy signals, delays in delivery on the receiving end, and even delays in locating a paper document within a physical filing system are just some of the productivity-robbing problems that occur on a daily basis.

These were the challenges facing Westland Insurance Group Ltd. as they strove to control costs and deliver exemplary customer service. While they had built their own proprietary management system for electronic documents, faxes remained outside of this envelope. That is, until they moved from fax machines to an Internet fax service that provides direct transmission of electronic documents to and from every PC or laptop - anywhere they can get an Internet connection.

### The Customer

Founded in 1980, Westland Insurance Group today is one of the largest community-based, independent insurance brokerages in the province of British Columbia, Canada. With 165 employees operating out of 22 offices, primarily in greater Vancouver, Vancouver Island, and the Sunshine Coast, the company sells auto, habitation, and business insurance to members of the local community.

A portion of their credo reads, "Through a process of continuous improvement we will exceed customer expectations by maximizing value at every opportunity." Westland insurance believes that handling documentation and paperwork efficiently is one of the basic tenets of living up to that credo.

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Geoff Belair  
Director Information Technology,  
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## The Challenge

As with any insurance brokerage, much of the day-to-day business at Westland Insurance Group involves faxing documents between customers, agents, and insurance companies. Faxes are used particularly when a written signature is required for authorization of an action, such as an application for insurance, or when handwritten notes are used such as those to file a claim.

Typically faxing involves taking a piece of paper, dialing a phone number, making a connection, scanning the paper through the machine, and then having a second piece of paper print out on the other end. This methodology, while the industry standard, has several breaking points built into it. The fax machine on the sender's end may be unavailable because others are using it, which creates a delay. There may be a busy signal on the receiver's end, which means the sender either has to wait and re-dial a little later, or trust an automatic redialing function to work. The receiving machine may be out of paper or toner and thus unable to print the fax. Even if the entire mechanical process works correctly, it is still dependent on someone on the receiving end seeing the fax and either delivering it or notifying the recipient that it needs to be picked up.

Once the information has been processed, a new set of inefficiencies come into play. The fax must be filed somewhere, usually for seven years, requiring the creation of a filing system, purchase of filing cabinets, and dedication of precious floor space to it. Given the mountain of paper Westland Insurance receives each month, this is an expensive proposition. Retrieval of a two year old fax can be even more challenging. Industry studies show that insurance professionals often lose up to 500 hours per year just looking for documents.

Westland Insurance Group developed its own proprietary enterprise insurance software, spearheaded by Chief Information Officer Philip Tapley, to help improve business efficiencies. As a part of this digitally-centric effort, Philip's team also created the Westland Archiving System (WAS) for document management. While these technologies were effective in converting from paper to electronic documents generally, working faxes into it remained an issue. Scanning each faxed document as it was received would provide a means for electronic archiving and retrieval, but it was quickly determined that the amount of effort required to scan, save, file, and index the faxes would be a huge drain on productivity and profitability. Geoff Belair, Director of Information Technology for Westland Insurance Group, determined that he needed to find a way to meet the archiving requirements while reducing (rather than increasing) the amount of work required to handle a fax. In addition, the solution would need to mesh with the enterprise insurance system.

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**Geoff Belair  
Director Information Technology,  
Westland Insurance Group**

## The Solution

Westland's search for a fax method that would complement Westland Insurance Group's digitally-centric strategy led to MyFax™, one of the new breed of Internet fax service providers. "MyFax fit right into both our archiving and enterprise insurance system," he says. "Faxes are sent and received as electronic documents right at the desktop. No paper is involved at all unless someone chooses to print out a document. Sent faxes are automatically archived into the system with no additional handling or conversions required, making it fast, simple, and painless. Archiving received faxes has been simplified as well since there is no scanning required."

Direct sending and receiving of faxes has helped improve individual as well as corporate productivity. Agents are no longer required to leave their desks to send a fax, and no longer have to wonder if a fax they are waiting for has arrived. Through the enterprise insurance system, they can click a button to send a fax right from the desktops - something Belair says they all do all day every day. When a fax is received through Westland's enterprise insurance system, it is automatically routed to the proper recipient, who either receives it in his/her own e-mail inbox, or is notified that the fax can be accessed in the group e-mail inbox. This method is far more cost-efficient than the fax machines they were using before. It's also more timely, since there is never a busy signal, received faxes don't sit unnoticed in a tray, and there are no concerns about running out of paper or toner.

For some processes (such as claims) that require several touches throughout the organization, having electronic documents instead of paper faxes makes it easier to share information with the group. "The same document can be sent to several people at once, or one person can forward it to another electronically - even if they are in different offices," says Belair. "That is certainly more efficient than the old way, and it means everyone receives a clean, readable copy rather than a second or third generation copy. We are now able to process claims, applications, and other documentation much faster than we used to. And that definitely fits our strategy for customer service."

As with any new system, there were initial concerns about whether MyFax would be as reliable as fax machines over the long haul. But those concerns were quickly set aside. In fact, Belair says, "I wish I could tell you about MyFax's customer service, but to tell you the truth I don't even know how to use the administrative Web site because I've never needed it."

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## The Result

While they don't have an exact figure, Belair estimates that Westland Insurance Group has been able to reduce its monthly costs due to items such as paper, toner, and dedicated phone lines by 89 percent. More important than that figure, though, are the productivity gains they've achieved since moving to MyFax. Service levels are up, and company morale is high as employees no longer feel as though they're wasting time on mindless tasks.

Westland Insurance Group has been able to realize another benefit as well - arresting the growth of storage space required for paper faxes. The number of file cabinets, as well as the space devoted to them, has remained relatively flat over the past year.

"Most important to us, though, is that all of our documentation, including faxes, is now incorporated into our archiving system," says Belair. "We can keep complete customer records together for easy retrieval. For a document-intensive business like ours, that is huge."

## About MyFax

MyFax is the fastest growing Internet fax service used by individuals, small, medium and large businesses to send and receive faxes using existing email accounts or the web. MyFax offers services in North America and Europe, including the United Kingdom to industries recognized among the fastest growing adopters of internet fax including finance, insurance, real estate, healthcare, transportation and government. More than 15,000 new customers subscribe to MyFax each month. Additional information is available at [www.myfax.com](http://www.myfax.com) and [www.myfax.uk.com](http://www.myfax.uk.com).

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