

# Claims costs, processing time slashed with instant document access

*"We realized the only way to get to the next level of service for our agents and claimants was to get rid of paper so we could guarantee better service and more consistency."*

– Luis Perez, Chief Administrative Officer  
Universal Group (UG)

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## The Customer

As the top property and casualty insurer in Puerto Rico, Universal Group (UG) has been steadily growing since its inception more than 25 years ago. The insurer now has hundreds of employees and consists of more than 15 separate companies.

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## The Challenges

UG identified two areas of concern that would impede future success if not remedied:

- Declining profit margins because of the length of time required to process a claim
- High processing times led to complaints from customers and agents

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## The Solution

Within weeks of selecting OnBase, UG experienced dramatic differences in its claims processing. Before OnBase, it was at least two days before the claim information made it from the customer contact center into the hands of the claims processors. Now, the customer service representative enters the information directly in OnBase and the claim is immediately available to claims processors. By reducing claims handling times, UG reaps two main benefits: increased profit margins and increased customer service. The sooner UG is able to close a claim, the less money it costs the organizations.

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## The Results

With OnBase in place, UG's claims department has reaped great results:

- First call resolution of customer questions now a possibility
- Automatic capture and delivery of all claims documents for faster processing
- Decreased claims processing costs

**OnBase**  
a Hyland Software solution





**time to make a difference.**

Get more information out of existing business applications. Reduce, even eliminate, wasteful, redundant tasks. Now you can spend your time on the things that really matter. That's effective document and process management.

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**OnBase**<sup>®</sup>  
a Hyland Software solution