

# CASE STUDY



## CUSTOMER

Austbrokers Countrywide

## INDUSTRY

Insurance

## CHALLENGE

To streamline processes, and increase productivity and visibility

## OUR SOLUTION

Document Management Solution with Intelligent Workflow

## OUTCOME

Process optimisation, and better client experience and relationships

## INSURANCE LIFECYCLE PROCESSES TRANSFORMED WITH AUTOMATION

Austbrokers Countrywide is a medium-sized insurance brokerage established in 1952, with 80+ staff and more than 15,000 clients. Backed by the AUB Group, Austbrokers Countrywide provides both personal and business insurance across a wide range of industries and is focused on ensuring clients have appropriate levels of cover without being over or under insured.

## CENTRALISING INFORMATION CREATING VISIBILITY & STREAMLINED WORKFLOW

In a document-intensive industry, Austbrokers Countrywide need to keep exceptionally tight control over documents and workflows. The business set about incorporating automation to reduce administrative costs, develop consistent processes, and deliver high-value customer interactions. The ultimate goal was to grow without adding staff members and become client-focused rather than administration-focused.



*“Incorporating automated workflows into our operations, allowed significant inroads towards achieving our goals of focusing on high-value client interactions and growing without adding staff.”*

— Dilip Rao —  
Manager, Business Technology

Dilip Rao, Manager, Business Technology, said, “The business worked in a very siloed fashion with each account manager’s team using its own processes and systems. Working to capacity meant it was difficult to grow the business without substantially increasing the size of the team. It also meant client responses were slow because there was no central source of information.”

This also introduced risk into the business by making it difficult to manage knowledge. When staff left, so did their knowledge. Furthermore, clients often had to contact three or four people to get an answer to a question. With no standardised process or visibility for managing customers it was inefficient and costly for such a high-volume business to have so many touch points.

Dilip Rao said, “It was important to view the business holistically with a focus on automation to achieve the business’s key goals.”

## TRANSFORMING THE INSURANCE LIFECYCLE PROCESS

Austbrokers Countrywide considered a number of leading platforms that could have solved business challenges, however the costs of customisation would have been high and unwieldy. They flagged the challenge with Upstream Solutions, existing partner and DMS experts, who recommended a fit-for-purpose M-Files solution as ideal.

Dilip Rao said, “The Upstream solution proved versatile and easy to use, as well as exceptionally customisable. The document management capability was excellent and the solution also provided all the CRM-related functionality that was important. Reporting is simple and the solution integrates with other platforms and systems making future projects easy.”

Upstream created digital and automated workflows for multiple stages of the insurance lifecycle that were previously manual, paper-based, and time-consuming. This included lead management, customer renewals, alterations or cancellations and refunds, and debtor management.

### LEAD MANAGEMENT

Managing lead generation and nurturing efforts were previously done using email and handwritten notes. This made visibility and processing them centrally impossible. If an employee wasn’t managing their leads effectively or left the business, those opportunities wouldn’t be converted.

Using M-Files, Upstream developed a workflow to capture leads centrally with added automated notifications that ensure no opportunity is unexplored. Staff performance can be measured against this information with escalation options that include copying a manager on missed opportunities.

Dilip Rao said, “Keeping all leads and opportunities in a central location makes it easier to see our pipeline, allocate workloads, and convert more opportunities to sales. Just by doing this, we’ve seen a significant increase in conversion rates, contributing to the key goal of growing the business without adding more staff.”

Upstream also created unique workflows based on key requirements identified to manage the renewal, alteration or cancellation stages. From visibility and real-time reporting, automated alerts and triggers to pre-populated customer information and central data storage, Upstream built a fit-for-purpose solution that streamlined previously manual, inefficient processes.

## BENEFITING FROM AUTOMATION

### CENTRALISED RENEWAL MANAGEMENT

Automating workflows has saved significant amounts of time for Austbrokers Countrywide, making it easier for the business to focus on valuable client-focused interactions rather than administrative tasks.

Dilip Rao said, “Before the Upstream solution, account managers handled labour intensive renewals, using paper-based lists. Previously, these would be printed out reports from our ERP, which were then manually marked-up as they worked their way through the list. This was time-consuming, inefficient, and error-prone. It also meant that account managers were tied up with repetitive, low-value work instead of creating new opportunities.

“Now the Upstream solution creates a centralised renewal list, which is handled by the admin team who manage the majority of renewals, flagging only the exceptions for account managers to deal with. This is a better allocation of resources and means renewals can be processed faster.”

The M-Files Platform allowed the Austbrokers team to create enhancements using the Upstream Solution baseline and utilising the built in feature set.

### STREAMLINED CANCELLATIONS

Policy cancellations and alterations also took up significant amounts of valuable time. Account managers would self-process these because it took too long for the admin team to do. Now the solution creates pre-populated forms that can be allocated directly to the processing team, and actioned faster.

The solution also streamlined the cancellation process, which requires the signatures of two directors to authorise the return of funds. If the directors aren't in the office, getting their physical signatures could take days. Additionally, printing the forms for the appropriate person added extra time to the process.

Dilip Rao said, “We don't want to lose clients, however, if they elect to cancel their policy, it's essential to process it quickly to maximise the potential for that client to return. The new process now automates the workflow to allow that.

“When the cancellation occurs, the M-Files Platform triggers a refund form for the account manager, which requires only a few additional details. The form is then electronically assigned for processing and approval. Directors and the CFO receive an email they can action immediately from anywhere in the world. Once approved it is paid and the client is notified. From taking up to three days, this process is now much more efficient and can be completed in hours if not minutes.”

### AUTOMATED SMS DEBTOR NOTIFICATIONS

The debtor management process previously relied on the account managers acting as debt collectors. Now, an automated process has removed the need for manual intervention in the early stages of debt collection.

The solution automatically identifies outstanding debts and sends the client SMS and email reminders to pay the invoice, and archives it for easy auditing purposes. Additional workflow triggers at 28 days and 30 days if the debt continues to remain unpaid creating either a follow up call or a policy cancellation. If a client is deemed important, they are given more time to pay the debt.

Dilip Rao said, “This process has reduced debtor days by four days in just a few months, and the processing time from a couple of days to a couple of hours per month. This is an outstanding result and frees up account managers to service clients rather than chase debts.”

### DIGITAL CUSTOMER PORTAL & WORKFLOW

Client information collection was also transformed. For example, Austbrokers Countrywide manages all insurances for architects in Victoria. Each year, the architects manually fill out forms, attach relevant documents and submit them. Two staff members then manually check submissions before sending these to the insurance provider, so architects receive their certificate of insurance. This onerous process took six weeks to complete.

“ One of the most exciting things about the solution is its flexibility, along with the scalability to grow with our needs.”

— Dilip Rao —  
Manager, Business Technology







## THE BOTTOM LINE



Improved lead nurturing and debtor management by digitising and automating processes



Reduced potential for errors, inefficiencies, and lost opportunities



Freed up account managers to focus on high-value client interactions instead of administration

Now architects enter their information into an online portal, which simultaneously sends to the business and enters it into M-Files. Rules within the solution determine whether the application is complete and correct, and sends it straight to the insurer for a certificate of insurance to be issued to the architect within minutes. If there is an exception, it can be flagged and dealt with quickly.

Dilip Rao said, "This workflow has been extremely successful and architects have been very pleased. We're now looking at rolling out the same process for most of our larger referrers."

### ENHANCED CUSTOMER EXPERIENCE

"Incorporating automated workflows into our operations, allowed significant inroads towards achieving our goals of focusing on high-value client interactions and growing without adding staff. Automating processes will continue into the future as we look for new ways to improve the customer journey."

"One of the most exciting things about the solution is its flexibility, along with the scalability to grow with our needs. When we commenced the project we weren't entirely sure of all the elements we required. Upstream was integral in helping us identify areas of focus and additional value-add it could develop. Since our initial project, we've continued to add to and grow the solution to improve more areas of our business."

## UPSTREAM HELPS BUSINESSES WORK SMARTER, DIGITALLY

With a history spanning over 30 years in the print and document management industry, Upstream is one of Australia's leading content, workflow and print management solutions companies.

Our strengths lie in understanding the immediate and long-term goals for improving processes and reducing paperwork, data entry and duplication, effectively streamlining and optimising workflow. We deliver flexible, cost-effective solutions that alleviate your administrative burden and provide real value to your business.

Every Upstream solution is uniquely tailored to solve a business problem. That's why our suite of award winning products are customised based on your business needs.

Our solutions include workflow, content management, 'Smart' barcode forms, cost recovery, regulatory compliance, and print management to name a few. We specialise in business processes such as POD, HR onboarding, Accounts Payable automation, Sign on Glass mobility solutions, as well as having extensive experience in document storage and retrieval.

Have you identified document processes in your business that are weighing you down? Get in touch with our specialists, we're always here to help.

**Want to see real improvements  
in your document  
management processes?**

**Contact us today  
1300 772 772  
[upstream.com.au](http://upstream.com.au)**