



CASE STUDY:

Horizon Underwriting Managers facilitates remote working with DocuWare



Horizon Underwriting Managers is a leading insurer for the marine insurance industry in South Africa. Leading a double life on paper and email is now a thing of the past. A document management system gives them completely digital document processing power.

COMPANY & CHALLENGE

Horizon Underwriting Managers is one of the leading insurance companies in South Africa's marine and shipping industry. Twenty-six employees, in Johannesburg, Durban and Cape Town, work on custom solutions for the unique kinds of risks found in the marine sector, including insurance for import/export of goods, transport within South Africa, solutions for marine liability issues, and hull policies for commercial and private boats. A modern document management system (DMS) ensures significantly faster processing times. Insurance issues in shipping are very individual; every agreement is unique to individual needs. So it is no surprise that the time and effort required to prepare each contract is high.

In the past, employees had to repeatedly rework drafts, print them out, sign them and only then send to the customer. In addition, the process was particularly time-consuming since many customers requested copies of the contract. This meant that the printed documents had to be scanned and sent to the customer by email in addition to the actual contract being stored in a fireproof archive. The double burden of managing a high volume of email on the one hand and meeting involved statutory requirements on the other proved to be untenable for the company in the long run. Plus, the workload for employees was barely keeping pace with the strong growth of the company. So their management team started to look for alternatives for best handling internal document storage.



SOLUTION & BENEFITS

Horizon Underwriting Managers found what they were looking for through a company that had been advising on its printer and copier issues for many years. The subsequent presentation of the DocuWare solution revealed so many possibilities that the insurance specialist immediately opted for the DMS.

Contract at customer site - in less than 5 minutes

They launched DocuWare in the insurance department. Today, employees can create a new contract in less than five minutes. Although each contract must be customised, DocuWare automatically selects any required documents and attachments from various templates and merges them to form the main policy wording. The clerk then simply triggers a virtual print process to transfer all documents - fully indexed and signed - to the electronic file cabinet and sends a copy of the contract to the customer by email.

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Even in the lockdown of the Covid-19 crisis, we were able to continue our business without restrictions. Our employees are able to easily access our digital document pool whilst working from their homes across the country. Thanks to faster processing times, we can offer our customers better service. At the same time, we can handle a higher volume of business with the same resources.

*Paul March
President, Horizon Underwriting
Managers*

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"As an insurance company, we are required by law to be set up to manage our business during any disaster. Fortunately, we never really had to resort to testing it until the COVID-19 pandemic struck. So we are very happy to have taken timely precautions. Otherwise, the lockdown would have had a far more serious impact on us."

Paul March
President, Horizon Underwriting Managers



The company can completely dispense with paper during this process. DocuWare also links email correspondence with insurance brokers and end customers to their corresponding policies. At the touch of a button, employees can transfer an email to their electronic filing cabinet – and it will be stored in its correct place. Search queries in the new system are simple and fast. Using the type of insurance, company name or contract number, users can quickly find the complete case file - regardless of whether they are working in the office or from home.

Freedom to work from anywhere

Horizon is now benefiting from the solution all across the company – including claims, finance and human resources. These days, printing documents is rather rare, which reduces printing costs. Electronic document processing also gives employees unprecedented freedom to work from anywhere, so that they can access documents and continue workflows no matter where they are working – even from their smartphones, where the DocuWare app works extremely effectively. In addition, users now find documents much faster than in a paper archive, which has led to faster processing times and far better customer service.

ABOUT RICOH

Ricoh is empowering digital workplaces using innovative technologies and services enabling individuals to work smarter. For more than 85 years, Ricoh has been driving innovation and is a leading provider of document management solutions, IT services, communication services, commercial and industrial printing, digital cameras, and industrial systems.

Headquartered in Tokyo, Ricoh Group operates in approximately 200 countries and regions. In the financial year ended March 2020, Ricoh Group had worldwide sales of 19.06 billion USD.

For further information, please visit www.ricoh-europe.com