Unum Group

Unum Group automates critical business processes, reduces costs and eliminates paper with Lexmark embedded solutions framework

Challenge

Reducing paper consumption in any company benefits both the environment and the corporate bottom line. For insurance companies that deal with hundreds of millions of pages, the advantages are even more pronounced. By moving to electronic documents and forms, records warehouses can be eliminated, document processing and retrieval is nearly instantaneous, and loss due to damage or misfiling is eliminated. Even more profound is the positive impact that electronic document processing can have on customer service and employee productivity.

Unum had already standardized on Lexmark multifunction products (MFPs) several years earlier and these were installed throughout its headquarters and field locations. "At that time, we were looking to solve the problem of separate printers, copiers, faxes and scanners and all of the maintenance around that," said Russell Dover, Unum's director of software development. "Ultimately, our desire was to consolidate to one multifunction device." Unum set up kiosk areas where employees could print, copy, fax and scan. As the MFPs were installed, Dover and his team saw the long-term potential to empower the Lexmark MFPs to run sophisticated document-routing workflow applications, customized by Unum's own IT staff, using Lexmark's embedded solutions framework (eSF).

Unum took stock of its existing environment by documenting the challenges and rising costs it faced in processing a mountain of incoming paper documents every day. Unum was driven to achieve significant savings, eliminate paper and to make document processing even easier on its staff.

One such project took aim at the 6.1 million faxes Unum processes annually. Paperwork received at field offices was faxed to headquarters, yet branches also had to retain the originals, often for decades. Headquarters saved a copy as well. With storage costs soaring, the expense of filing millions of rarely consulted pages was no longer justifiable, said Dover. "We wanted to convert paper documents to electronic form so we could reduce office space, keep the files intact and make them universally available from any location."

As costs for the analog telephone lines required by its dozens of aging, single-function standalone fax machines continued to rise, the quality and legibility of faxes continued to fall. The same was true for the company's non-networked copiers.

Meet Unum Group

The Unum Group serves the individual and group disability and life insurance needs of 25 million individuals worldwide and 171,000 businesses in the United States and United Kingdom. With more than 10,000 employees worldwide, Unum's U.S. operations consist of four major operations centers and 35 field offices.

Products in use:

- Lexmark multifunction products
- Lexmark Print Management with Print Release
- Lexmark Managed Print Services
- Lexmark Software Development Kit
- Lexmark embedded solutions framework used to create 30+ customer workflow solutions, including:
  - Claims processing
  - Network fax routing

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Russell Dover
Director, software development
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Unum also wanted to speed up claims processing by routing documents electronically for processing, instead of mailing them from field offices to headquarters, which lengthened processing time. Dover and his team knew that the possibilities for process improvements were virtually endless, if custom applications could be developed to run on the Lexmark MFPs.

Solution

Unum purchased Lexmark's Software Development Kit (SDK). It allows developers to write custom Java scripts for its business applications that can be executed from the e-Task interface on any Lexmark MFP. The SDK provided Unum's IT staff with the platform it needed to design and implement sophisticated workflows that interface directly with the company's OpenText® RightFax® servers and other business systems, all triggered from custom icons added to each MFP's e-Task touch screen.

"It was clear to us that the flexibility and robustness of Lexmark's software development tools and embedded solutions stood out significantly higher than the suites from other manufacturers. This flexibility has allowed us to take our Lexmark MFPs and mold them into a completely customized extension of our business," said Dover. "We can write a new application in hours from requirements to testing. With other solution suites it could take days and we might end up having to make sacrifices or concessions. We don't have to do that with the Lexmark software."

Unum first set out to re-engineer its fax procedures to route faxes through the network to a central point that keeps internal company faxes within the network while using a single queue for external faxes. Over a three month span, Unum retired half of its 1,500 standalone fax machines and analog telephone lines, and completed the remainder of the migration in just 30 more days.

"Depending on the location, each analog line would run between $35 and $50 a month plus long-distance usage and with this process we don't have any analog lines," said Dover. "We run everything through a single location and we take advantage of long distance rates from that one place. We estimate that about 10% of our fax volume is inside the company. That's 600,000 faxes that never actually dial a number because we automatically deliver them. The cost savings there is really significant."

Next, Unum overhauled its claims processing. "A user can scan a document at the Lexmark device and it automatically asks questions about the claim, such as the policy number or the claimant information," said Dover. "We ask the user that information at the time that they scan the document so that it gets automatically routed to a specialist as opposed to going to an intake queue and having somebody else look at that particular item," said Dover. This approach is saving time and money and improving customer satisfaction.

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Unum is also customizing Lexmark's Scan to Email feature, replacing the need to enter a complete address with faster type-as-you-go partial address lookup. The company also re-architected the default workflow. "When sending a scanned document to another Unum employee, instead of emailing the actual document, we send only a link to it," said Dover. This allows employees to share documents without individual mailboxes getting filled up.

"Now the Lexmark suite is actually an integral part of the day-to-day business such that our users depend on it and rely on it for practically everything they do," said Dover.

With its fax and claims processing and many other projects complete, Unum is now planning to deploy Lexmark Print Release, a solution that queues print jobs and releases them only when job owners authenticate themselves at any Lexmark device. Using an employee badge for authentication, print release guarantees that confidential jobs print only with the document owner present. It also eliminates the time gap between printing and pickup, ensuring that forgotten jobs do not pile up, avoiding paper and toner waste. Jobs not printed within a specified timeframe are deleted from the queue automatically. Unum expects to cut printing by up to 15% just by deploying Lexmark Print Release solution.

Results

The benefits to Unum's fax workflows were immediate and dramatic. The analog phone lines required for its 1,500 fax machines are gone, saving a per-line monthly charge of $45 plus long-distance fees, nearly $1 million annually. Faxes are now routed through the network and Unum's fax server, with calls to destination fax machines made from a single, least-cost location. Image quality has improved and every fax now has its own audit trail. For the faxes that Unum employees send from one company location to another—10% of all fax traffic—routing is contained entirely within the network, eliminating outside calls from the fax server. "That's 600,000 faxes a year we handle internally, a significant cost savings," said Dover. "Quality, performance and reliability have improved tremendously."

For Dover, blazing these new development trails is effective because of the high level of support provided by Lexmark technicians. "Lexmark has been extremely willing to come and sit down with us and listen to our problems, listen to what our needs are, what our vision is, and then basically gets the right people involved to come and help us solve it," said Dover. "Lexmark has been very receptive to sharing information and embracing the ideas that we, as a customer, brought forth. That's actually established better relationships not just with the account manager, but with some of the senior executives at Lexmark. Some customers will make recommendations to large companies and it really goes on deaf ears, and in the instance of Lexmark it's actually been something that has really been taken to heart and we've seen action, not just words."

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