

A Smooth Passage for Marine Claims Management at WK Webster

The Customer:

WK Webster act as claim and recovery agents for marine underwriters - dealing with the mass of correspondence between Global Insurance Companies and those making the claims for cargo lost, damaged or highjacked in transit by sea, air, road or rail.

The Company was established in 1861, and has expanded to include operations in New York and Singapore. Between them, they deal with 25,000 claims a year for 500 clients.

For example, WK Webster was deeply involved in the cargo claim management of the MSC Napoli off the coast of Devon in Jan 2007. The ship got into difficulty after gale force winds and huge waves caused serious damage to her hull.

Motorbikes that had been dragged ashore had to be recovered, damaged goods inspected and valued, and a total of up to 70 different insurance companies dealt with. The resulting claims took more than two years to process.

The Challenges/Problems:

The claim handling procedure at WK Webster used to be based on paper documents received by fax or mail. They are now able to process the huge amount of correspondence involved in claims of this scale electronically.

"Most of the communications from claimants now come via email, and it is essential that we keep copies of these for reference. Email content has traditionally resided on either an email server or a user's computer, and had to be printed and filed physically. We developed our own Case Registration System, CRS, which records key aspects of each claim but needed to track all correspondence relating to each claim. We used to place all correspondence and documents in a manila folder, one file for each claim. We had thousands of folders and were sinking under the weight of paper."

Chris Osman, Director at WK Webster

But this was only part of the problem. Recovery and Claims departments share the same documents and files. Two people could not view the paper file at the same time and this slowed down responses.

Files would be in the 'wrong' department or on another case handler's desk when they were needed. It was the job of the filing clerks to locate the files for the case handler. They were running around the office searching for files which were not in the racks. It took a lot of time and was frustrating for everyone.



It was becoming harder to maintain response times. There was also a lot of office space being taken up by filing. The situation could only get worse as the company grew. One way around this was to take on additional staff to deal with the increased work and paper overload. Alternatively, they could invest in a document management system.

The Solution:

The decision was made to take the document management route.

"Our key requirement was to find a DM solution which would integrate with Outlook and could quickly file, retrieve and present correspondence for viewing" said Alan Munro, OnBase Project Manager at WK Webster. Alan evaluated 4 systems, before embarking on a 6 month pilot with OnBase in 2007.

"Now all our correspondence and documents are stored and managed within OnBase. We chose OnBase for a couple of reasons. Firstly, OnBase was the most configurable solution for our needs. Secondly, Avanquest totally understood our requirements and made sure these could be achieved when setting up the pilot."

The OnBase Application Enabler module seamlessly integrates the CRS case management system with the documents managed in OnBase, so these are easily referenced against the case number.

The Outlook Integration module allows users to drag and drop content from Outlook directly into folders within the OnBase document repositories. A case number search will present all the relevant emails stored within OnBase on the screen. Alternatively, they can search directly in OnBase. There is no need for a separate Client interface.

The Benefits:

"The whole claims handling process has been improved. We now respond to queries as and when they arrive rather than wait for the relevant file to be retrieved" said Chris Osman.

- **Easy to file and retrieve correspondence**
- **Multiple users can view documents at the same time**
- **No more paper files and folders, so nothing gets lost**
- **Storage space saved**
- **Clerical time saved.**

Following on from the success of the UK project, WK Webster are extending the use of OnBase into its New York office. This is currently a stand-alone system, but when the Singapore office is also added as part of the international roll out, plans are to network all sites by expanding their existing Citrix thin client application to web enable remote access from any location.

In addition to the claim transactional files processed by WK Webster's Cargo Claims and Recoveries departments, other business units can benefit from the investment. These include the Cargo Casualty Management and Hull Claims Management departments as well as the wholly owned subsidiaries International Surveyors and Adjustors, Seawise Maritime Services and ITAL International Transit and Liability.



"We are very well placed to grow the business without having to take on more staff or space" said Andrew Joannou, Chairman, WK Webster.

"OnBase will help us absorb an increase in claim volume and to improve our response to clients and their clients. Frustration encountered both internally and externally when files could not be immediately located is avoided."