

# Hub International Southwest Agency Ltd, Formerly Employee Benefits Specialists

## Business Overview

The Denver office of Hub International Southwest Agency Ltd (HUB), formerly Employee Benefit Specialists, Inc. (EBS), serves more than 250 clients and 3,000 individuals in all facets of employee benefits including, Group Health Coverage, Employee Assistance Programs, Group Life, and non-insured benefits such as 401(k) Plans and Section 125 Flexible Benefit Administration.

## Challenges

Founded in 1976, the Denver based office's transition to a paperless system was one brought on by necessity. Pressure to securely manage documents after the adoption of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Sarbanes-Oxley Act of 2002 (SOX) was just one reason to adopt a new solution. Account Managers were looking for a faster, more reliable way to access, manage, safeguard, and archive the thousands of new documents their customers and internal processes generated per month. Additionally, because any solution HUB adopted would be financed through its overhead, the solution needed to be cost effective and generate a rapid return-on-investment.

"We had an incredible need to go paperless," said Kim Cileno, HUB Flex Manager and document management liaison. "HUB handles an extensive amount of confidential paperwork, including Section 125 Plans. We needed a better way of managing all of our client documents and we wanted a solution that would assist us with HIPAA and SOX security regulations." HUB currently stores former paper-based documents such as Customer Enrollment Forms, Claim requests, and Group Reports electronically.

Over the years, the office had generated so much paper; their office became overrun with filing cabinets, client folders, and banker boxes full of documents. HUB accumulated approximately 40-45 banker boxes annually and resorted to renting an off-site storage facility, solely to accommodate their archiving. As each banker box was piled upon the next, document accessibility became more and more of a headache. Additionally, with their continual cycle of seven-year archiving, storage, and the occasional SOX audit, employees had difficulty retrieving documents in a timely manner. Account executives began to research document management solutions to find the right functionality to meet their individual needs.

## Solution

WorldView worked extensively with HUB to find the right solution to fit its needs. During HUB's Pre-Partner Analysis, a WorldView account manager walked through their business processes on-site, evaluating the types of documents used, and the job functions performed during their daily business activities. WorldView continued its discovery process to determine document types, document groups, keyword indexing requirements, and image capture requirements. Afterward, WorldView presented HUB with an individualized document management solution based on their findings.

WorldView's solution, Document Management for Benefits Administration, stood apart from other solutions offered by competitors. After HUB executives analyzed a number of companies and their products, they determined that WorldView's solution was the best for both cost and performance.



## Business Profile

Hub International Limited is one of the largest insurance brokerages in North America, providing a broad array of property and casualty, life and health, employee benefits and risk management products and services. HUB currently has more than 200 offices internationally.

## Industry

Benefits

## Geography

Denver, Colorado  
16 personnel onsite

## History

HUB was formed in 1998 through the merger of 11 Canadian insurance brokerages. EBS was founded in 1976. Publicly traded HUB acquired EBS in 2005.

## Solutions Implemented

WorldView Document Management for Benefits Administration

## Benefits

- Improved Customer Service
- Gained ERISA, HIPAA, and SOX compliance assistance
- Instant retrieval of customer information and documents
- Saved nearly \$70,000 in paper-based expenses
- Met ROI in less than six months



“The WorldView staff did the best job of answering our questions and delivered exactly what we needed,” said Cileno.

Implementation of the WorldView solution went smoothly and seamlessly. WorldView built HUB’s document management database, created document types and group configurations, keyword indexes, and module configurations. Additionally, WorldView provided training to HUB system users using their actual documents, now stored in the data repository.

On April 1, 2005, HUB went live with WorldView’s Benefits Administration Solution. Just hours after the installation began, employees were able to log on and begin using the system.

### Summary

One year later, the Denver based HUB office, is currently electronically storing and managing, more than 120,000 documents in its secure repository. In addition to WorldView’s Document Management for Benefits Administration becoming an important tool in assisting HUB in meeting ERISA, HIPAA, and SOX requirements, it also has allowed the Flex 125 Division to gain meaningful savings for its overhead.

“Since implementing their paper-based system to WorldView’s Electronic Content Management Solution, HUB has saved nearly \$70,000 and their actual ROI was realized in less than six months,” said Jim Waldron, WorldView IT Development Manager. “Our Solution has eliminated hours of filing and paper handling, and has allowed HUB to reduce its staff by one person.”

“What WorldView gave us was so much more than document management; it was only after we implemented the electronic document management solution, that we realized the additional benefit to our customer service,” said Cileno. “With more than 3,000 individuals we assist on a continuance basis, it is important that we serve our clients the best we can. Before we had the WorldView document management system, clients would call and request specific information concerning their claim. We would almost always have to put the client on hold, or take a number to call them back. WorldView’s system makes it possible to offer our customers immediate customer service by pulling up their document instantly, rather than shuffling through filing cabinets and folders.”

When asked if HUB would make the decision to adopt WorldView’s Document Management for Benefit Administration all over again, Cileno replied, “Without a doubt. WorldView has been wonderful during the entire process, and we would never want to go back to a paper-based system after managing our documents electronically.”

*“HUB Southwest handles an extensive amount of confidential paperwork, including section 125 plans. With the current HIPAA regulations, it is important for us and our customers that client information is as secure and accurate as possible. WorldView’s online services have streamlined our filing process, saving us time and manpower resources.”*

**Kim Cileno**  
HUB Southwest

