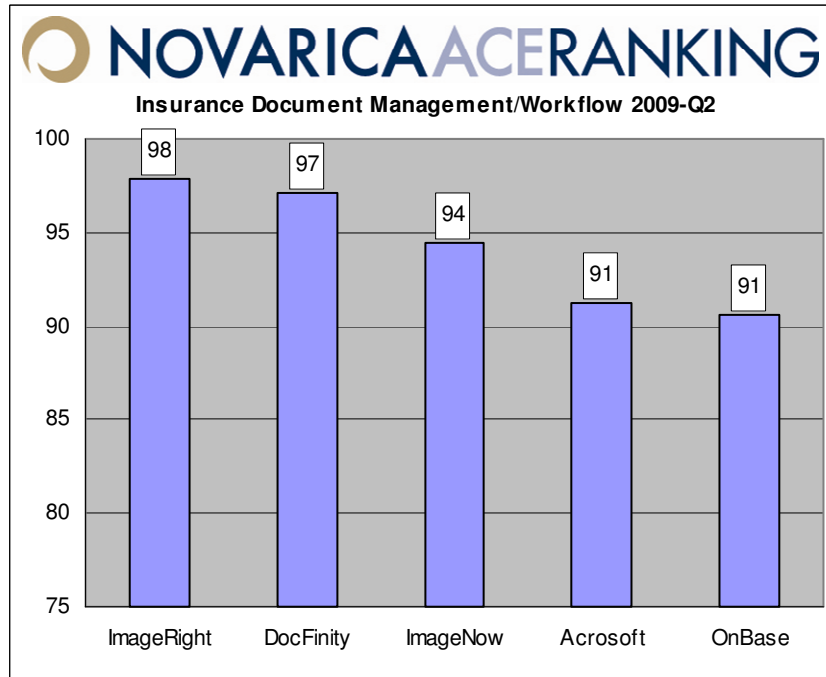




## INSURANCE DOCUMENT MANAGEMENT/WORKFLOW 2009-Q2 Average Customer Experience (ACE) Comparative Ranking 2009Q2



Novarica Average Customer Experience (ACE) Rankings are based on an online survey of technology and operational executives at five (or, the case of gold rankings, 10) insurer clients who have direct experience with a specific vendor product and organization. Novarica validates the identity and responses of the participants, who are assured of anonymity. Novarica ACE Rankings are produced independently and are not sponsored by the vendor. Novarica offers vendors the opportunity to direct clients to the survey and also solicits participation directly from its own network of insurer contacts.

The Novarica ACE Ranking survey asks the reference to rank his or her experience with the vendor and solution on a 7-point scale from "Completely Agree" to "Completely Disagree" against various positive statements about customer experience, for example "Staff is highly responsive." These 35 statements are grouped into Novarica's four **SOFT** areas (Staff, Organization, Functionality, and Technology) as well as an additional area for Overall Customer Satisfaction, which is double-weighted in the average that creates the top-line score.

This comparative ranking is drawn from individual rankings of each of the solutions covered within. Each individual full solution ranking is available separately at [www.novarica.com/acerankings.shtml](http://www.novarica.com/acerankings.shtml)

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## INTRODUCTION

### About Document Management/Workflow

Despite the move towards structured data, paper and electronic documents are still the predominant information storage and transmission medium for insurers. Novarica defines “Document Management” solutions as those that are primarily concerned with managing documents received from outside the insurance enterprise (applications, underwriting requirements, claims materials). They typically include functionality for scanning and indexing, search and retrieval, workflow management, and integration with underwriting, claims, and customer service applications. These solutions are distinct from those primarily concerned with the creation and subsequent archival and retrieval of documents (policies, forms, correspondence, and statements), for which we use the term “Document Creation.”

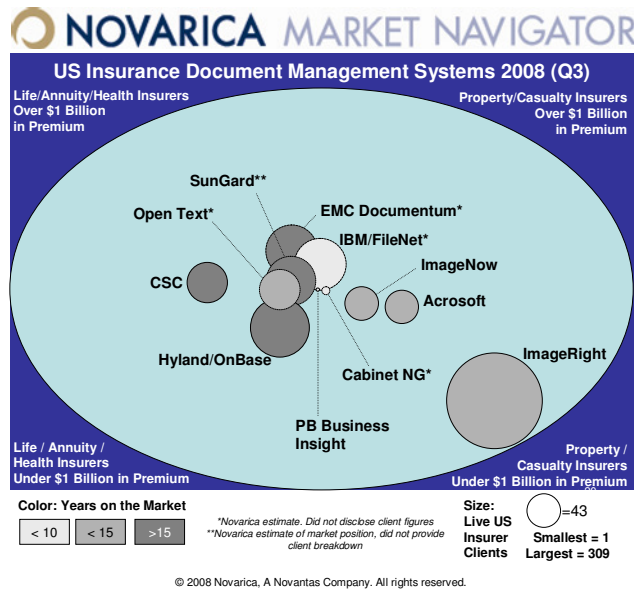
Insurers’ document management strategies are usually part of a workflow optimization strategy. Insurers need to make sure that their critical case documents (primarily underwriting and claims) are accessible to any staff that may need to access them, when they need to access them. Beyond the standard “SOFT” issues of the solution’s staff, organization, functionality, and technology that go into any vendor selection, insurers generally prioritize the following attributes of document management solutions:

- **Indexing capabilities**, i.e. the ability to turn the unstructured data contained in most documents into structured data which can be used to feed reporting or business intelligence tools.
- **Integration with core assets**, whether those are underwriting systems, claims or customer service workbenches, or business process management solution.
- **Ease of administration**, including the ability to manage users, roles and access privileges, workflow routing, and other elements.
- **Insurance-focus**. Since document management is more of a horizontal technology and many document management solution providers serve multiple industries, insurers look for the vendor’s level of understanding of the insurance industry and of the infrastructures with which the solution will need to be integrated.

**About this Report**

This ACE Comparative Ranking report presents the content of five individual ACE Rankings in this category, for ImageRight, DocFinity, ImageNow, Acrosoft, and OnBase.

Other solutions in this category include CSC’s AWD, IBM/FileNet, EMC/Documentum, CabinetNG, SunGardEXP, OpenText, and Pitney Bowes, all of which are profiled in [Novarica Market Navigator™: US Insurance Document Management Solutions 2008 \(Q3\)](#) published in August 2008. Novarica is currently gathering input from insurers to produce ACE Rankings on those solutions as well, and will update this report as new ACE Rankings are created.



This report is divided into two sections.

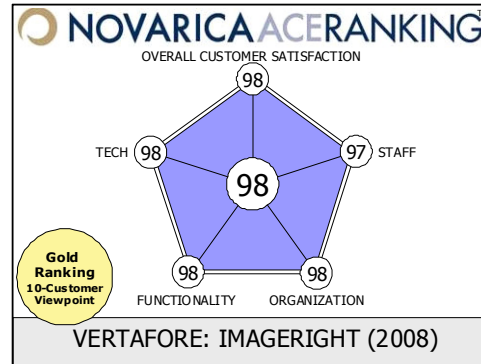
- **About the Solutions and References** (pages 3-10) presents:
  - a brief introduction to each solution and its general client base
  - a table outlining the titles, company profiles, areas of use, and years in production with the solution for each reference
  - additional comments provided by the references in the original ranking
- **Comparative Rankings** (pages 11-15) shows the ACE Ranking scores in graphic and table form for:
  - Staff
  - Organization
  - Functionality
  - Technology
  - Overall Customer Satisfaction

**About ACE Score Ranges**

The Novarica ACE Ranking survey asks the reference to rank his or her experience with the vendor and solution on a 7-point scale from “Completely Agree” to “Completely Disagree” against various positive statements about customer experience, for example “Staff is highly responsive.” These scores are then averaged and translated into a 100 point score. For example, three “7”s, a “5”, and a “2” score would average to 5.6 out of 7 or 80. The lowest possible score in any category is 14 (1 out of 7).

**IMAGERIGHT**

ImageRight is an enterprise document management solution from ImageRight, Inc., a unit of Vertafore. It is in production at a wide range of life/annuity/health and property/casualty insurers across nearly all lines and product types at over 400 insurers, with over half the client base comprising property/casualty insurers under US\$1 Bn in NWP, and another 25% made up of property/casualty MGAs. Current clients include Plymouth Rock, Massachusetts Property Insurance Underwriting Association, FCCI, Harleysville Mutual, AmComp and Magna Carta Companies. The solution is profiled in *Novarica Market Navigator™: US Insurance Document Management Solutions 2008 (Q3)* published in August 2008.



**About the Respondents**

An ACE Gold Ranking of ImageRight (based on 10 respondents) was published in November 2008. Details of those ten respondents are shown in the table below:

Reference Title	Company Type	Areas Where Solution is Used	Years
IT Director	P/C MGA & broker	Underwriting, claims, accounting, support	9
AVP	Large P/C	Underwriting, claims, accounting, systems, Ccompliance	2.5
Sr. Application Development Specialist	Midsized P/C	Claims, TPA, Underwriting, Bonds, HR, Corporate/Legal	6
COO	P/C MGA & broker	Underwriting	1.5
Assistant Vice President	Small P/C	Underwriting, Claims, Marketing, Finance	5
CIO, VP of IT	Midsized P/C	Claims, Underwriting, and all support and administrative areas including Executive	4
IS Manager	Large P/C	All business areas	13.5
SVP	Midsized P/C	Underwriting / Claims / Reinsurance / Producer Management	4
VP – Information Systems	Small P/C	All Functional Areas	6.5
Computer Operations / ImageRight Admin	Small P/C	Underwriting, Claims, Marketing, Accounts receivable, Administration	3.5

## Additional Customer Comments

(Note that because ImageRight received a gold ranking based on 10 references, there are more comments than for other many solutions in this report)

*I always get support staff member in 3 rings. If I'm having a production problem I get an immediate technical support person that will troubleshoot the problem. If it requires a higher level tech person I will usually get a WebEx within the hour.*

*Extensive training of ImageRight staff is done.*

*Incredibly responsive*

*Time difference is a problem due to Atlanta being 3 hours behind and going home at 3pm West Coast [client] time*

*All members of the vendor's staff are very knowledgeable about their product and how it can be used in the industry. They are also very quick to respond to all queries sent to them, whether these queries are for technical support or sales support*

*The senior staff have my back... that is worth its weight in gold*

*Support Staff is always responsible and works hard to resolve the problems on the first attempt.*

*Staff is highly responsive, problem resolution oriented and a pleasure to deal with....always.*

*I hope this culture doesn't change with the merger of ImageRight and the other companies of Vertafore.*

*ImageRight has been insurance-focused since it began business.*

*This is a well organized company that genuinely wants to make sure its customers use the product to enhance their productivity.*

*Customer provided input is solicited, listened to and in most cases turned into product fixes and enhancements.*

*Organization designed to support customer needs. All levels will work to satisfy client requirements. They go well beyond what I've experienced with any other organization in my 30 years in Computers.*

*It took longer than promised to get to version 4.0*

*The ImageRight system is loved by everyone at our company. Employees don't know how they survived before it was implemented.*

*You could not take it away from people if you tried*

*All users of the ImageRight product enjoy the wide range of functionality provided to them. The integration with existing systems has streamlined operations considerably.*

*This product has had the single largest impact to our operations than any other product we have ever purchased.*

*You couldn't pry the product from the users' hands. They love it and what it does for them. Easy implementation and easily accepts modifications.*

*Version 4.0 looks exciting but getting there is not so exciting.*

*When we decided on a .NET C# platform standardization, we were pleased to find out that ImageRight was already there. This product's technology is a great fit into our organization's systems architecture.*

*A new release of the product is available and we will be migrating to the new .NET version. This new version will replace the older technology and will also include a number of technical & business enhancements.*

*I need less internal support due to product efficiency. I depend upon their staff to make programming workflow changes because they are faster, far more economical and more responsive than our staff.*

*We look forward to the new release once it's ready for production.*

*Implementation was super fast, and on budget. ImageRight is the best vendor we've ever dealt with. The product is superb and has improved our level of customer service, productivity, and disaster recovery plan. There's a reason they've never lost a customer and continue to grow.*

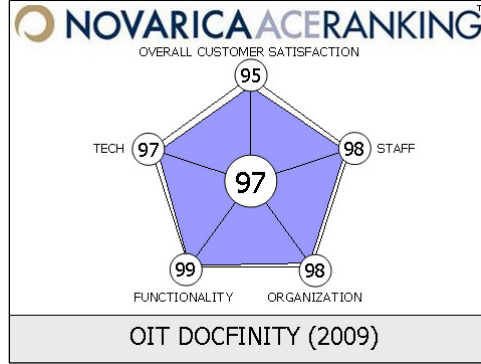
*Overall, this is one of the best vendors we work with. They are very quick to respond to tech support requests and their staff is 2nd to none. I would highly recommend them to any other company looking for document management and/or workflow solutions.*

*Of all the applications in our company, we have the fewest issues with this application. Based on our experience and success, I have and will continue to recommend this solution to my peers.*

*Best company and product to deal with in my 30 years experience in two different countries.*

**DOCFINITY**

Optical Image Technology's DocFinity is a suite of integrated document management and workflow software products for a variety of industries including insurance. Optical Image Technology is a privately-held Pennsylvania company headquartered in State College, PA. Publicly-announced clients include Central Co-operative Insurance Company, Chautauqua Patrons' Insurance Company, Esurance, Farmers Mutual Fire Insurance Association, Farmers Mutual Insurance Company, Friends Cove Mutual Insurance Company, Lehigh Mutual Insurance Company, Mercer Insurance Group, Michigan Millers Mutual Insurance Company, Ontario Insurance Company, Panhandle Farmers Mutual Insurance Company and Unitrin Direct.



**About the Respondents**

An ACE Ranking of DocFinity was published in April 2009. Details of those five respondents are shown in the table below:

Reference Title	Company Type	Areas Where Solution is Used	Years
Imaging Support Technician	Midsized P/C Insurer	Underwriting, Claims, Finance, Product Services, Agency Services	7
IT Director – Document Management	Midsized P/C Insurer	Personal Lines – Auto and Home Insurance	10
Assistant Vice President	Midsized P/C Insurer	Underwriting, Claims, Support	10
Claims IT Manager	Midsized P/C Insurer	Claims, Customer Service	4
Manager	Midsized P/C Insurer	Service, Operations, Underwriting, IT, Claims	4

**Additional Respondent Comments**

*I have yet to work with a company's support department who cares more about their customers than OIT. Their staff always goes out of their way to ensure that my needs are met and to make sure any issue that arises is addressed in a fast and effective manner.*

*Staff is very experienced with little turnover. They know our model inside and out. It is almost like they are direct employees.*

*Response time to our suggestions, as well as the partner approach to our business relationship is rare in today's world.*

*We have been able to downsize our staff without feeling pain by leveraging the Docfinity products.*

*The Web based environment provides scalability.*

*The staff at Docfinity is truly the greatest asset. We have not regretted our partnership.*

**IMAGENOW**

Perceptive Software’s ImageNow is an enterprise document management solution which provides document intake, storage and indexing, as well as point-and-click workflow creation. The solution has more than 40 live clients, including Diamond Insurance Group, AmFed, Bankers Insurance Group, Premera Blue Cross and Braishfield Associates. Recent deals were publicly reported with Farmers Mutual Insurance, Risk Administrative Services, and Cypress Care. More detail on the solution and the company are provided in *Novarica Market Navigator: US Insurance Document Management Solutions 2008 (Q3)*, published in August 2008.



**About the Respondents**

An ACE Ranking of ImageNow was published in November 2008. Details of those five respondents are shown in the table below:

Reference Title	Company Type	Areas Where Solution is Used	Years
IT Special Projects Coordinator	Midsized P/C	Claims, underwriting, accounting, bill review, marketing, etc.	4
Manager, IT Projects Development	Small P/C	Underwriting, claims currently live; in process of implementing accounting, compliance, and product development; HR to follow	0.5
Assistant Manager	Midsized P/C	Company-wide	1
CTO	Small P/C	Underwriting, claims	2
Application Systems Architect	Midsized P/C	Spreading through entire enterprise: claims, underwriting, accounting, HR, legal, auditing, compliance, marketing, subsidiary companies etc.	2

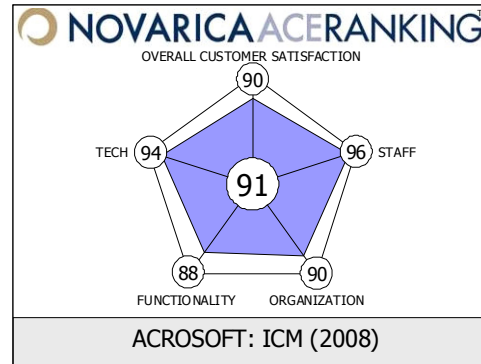
**Additional Respondent Comments**

*Response time second to none!*

*I actually have bought this product twice, once with a former company I managed, then when came to current and we were looking for document management solution it was obvious to look at ImageNow again.*

**ACROSOFT**

Acrosoft Insurance Content Management (ICM) is a content management solution with document management, workflow and remote access capabilities. In addition to document capture, storage and indexing, AcroSoft highlights the integrated rules-based workflow engine and reporting capabilities, as well as built in workflow analytics. The solution is in use by more than 40 insurers and self-insureds. The solution is profiled in *Novarica Market Navigator™: US Insurance Document Management Solutions 2008 (Q3)* published in August 2008.



**About The Respondents**

An ACE Ranking of Acrosoft was published in November 2008. Details of those five respondents are shown in the table below:

Reference Title	Company Type	Areas Where Solution is Used	Years
AVP	Midsized P/C	Underwriting, Accounting	4
Project Manager	Midsized P/C	Underwriting, Claims, HR	4
VP Operations	Midsized P/C	Underwriting and Claims	3
EVP	Midsized P/C	Underwriting, Claims, Marketing	3
VP Claims	Midsized P/C	Claims	5

**Additional Respondent Comments**

*They have always been very responsive to our needs.*

*Don't know what we would do with out it!*

**ONBASE**

OnBase is an enterprise document management solution from Hyland Software, Inc. It is in production at a wide range of life/annuity/health and property/casualty insurers across nearly all lines and product types at over 100 insurers, most of which have less than US\$1 Bn in premium. Current insurer clients include Allianz, Markel, Liberty, Beneficial Life, Hastings Mutual, PICA and Great American Financial. The solution is profiled in *Novarica Market Navigator™: US Insurance Document Management Solutions 2008 (Q3)* published in August 2008.



**About the Respondents**

An ACE Gold Ranking of OnBase was published in January 2009. Details of those ten respondents are shown in the table below:

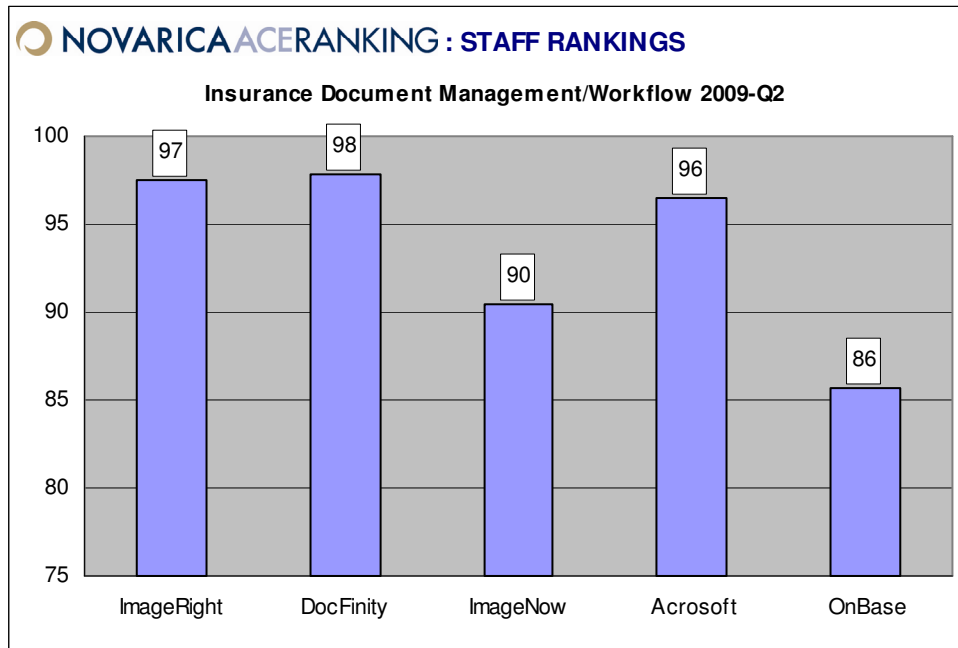
Reference Title	Company Type	Areas Where Solution is Used	Years
Director of IT	Small L/H insurer	New Business, Customer Service, Field	6
Mgr., Doc. Mgt Services	Midsized P/C Insurer	All business areas	1
Project Manager	Midsized P/C Insurer	Claims	2
VP of IS	Small P/C Insurer	Underwriting, Claims, Marketing, Policy Services, Regulatory	3
Project Manager	Small L/H Insurer	All	5
Solution Architect	Large L/H Insurer	new business, underwriting, claims, client services, agent licensing/commissions	3
VP, Information Services	Small P/C Insurer	Underwriting, Claims, in-house law firm, Finance	3
IT Manager	Small P/C Insurer	Underwriting, claims, agents	5
Business Analyst	Large P/C Insurer	Multiple - underwriting, claims, accounting, HR	8
IT Analyst II	Midsized L/H Insurer	New Business, Underwriting, Claims, Customer Service, Marketing, Finance, Reinsurance, Product Development, HR	7

**Additional Respondent Comments**

*I am a bit interested to see where the company will go in the next 5 years. With the private equity agreement, we have listed the future of the software as a potential issue.*

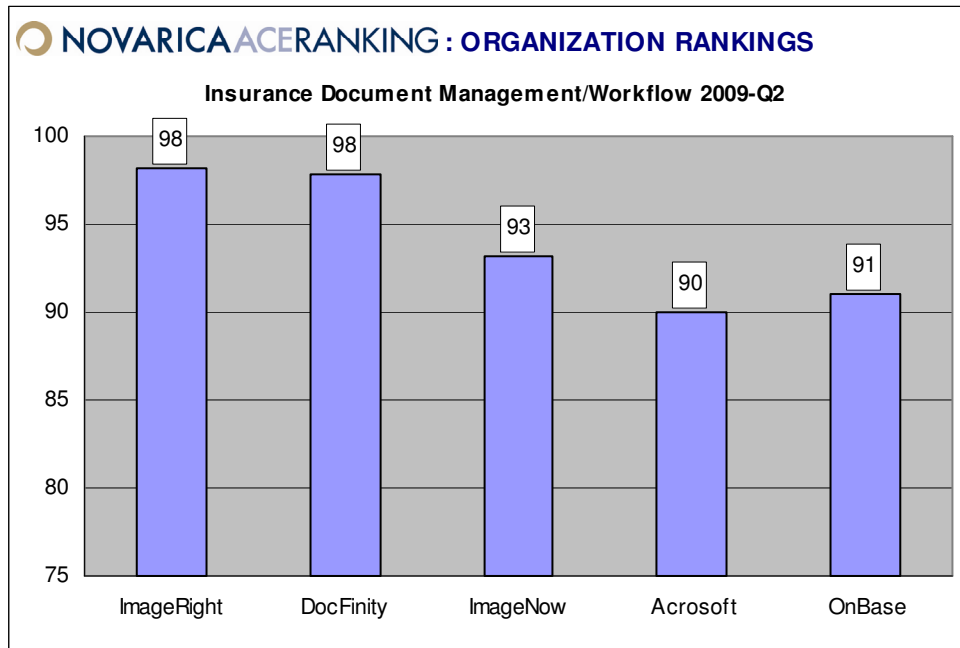
*We have had performance issues but we have the full commitment of the vendor in identifying the issues and correcting them.*

STAFF



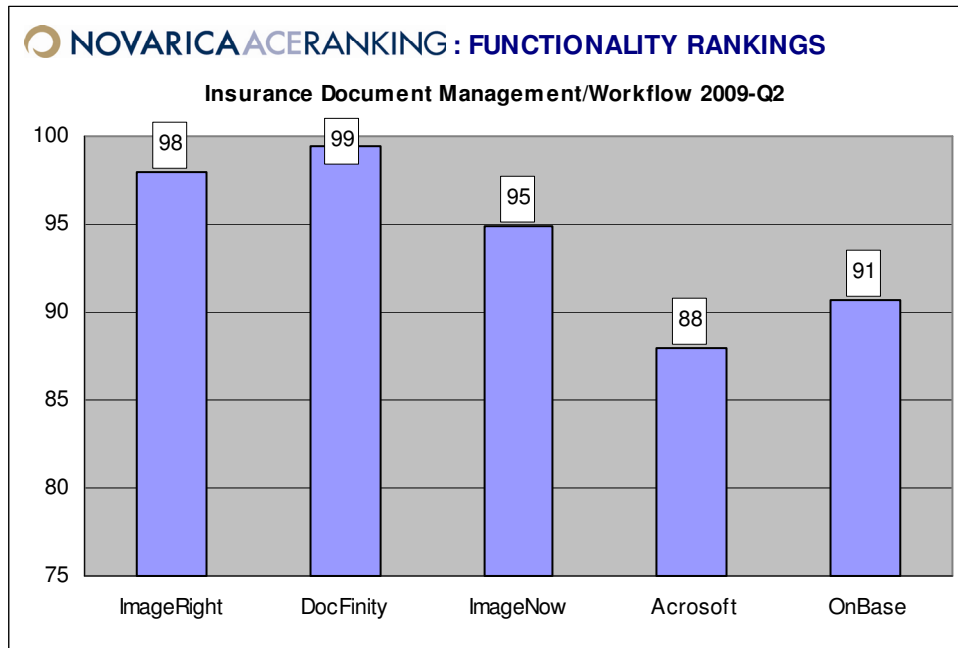
Staff	ImageRight	DocFinity	ImageNow	AcroSoft	OnBase
Senior business staff is very knowledgeable about the industry	97	100	91	100	94
...very knowledgeable about the product	100	100	97	100	95
...very knowledgeable about my needs and situation	97	94	89	97	79
...is highly responsive to my needs	97	94	94	94	76
Senior technical staff is very knowledgeable about the industry	95	96	91	89	89
...very knowledgeable about the product	100	100	97	100	94
...very knowledgeable about my needs and situation	100	97	89	97	76
...is highly responsive to my needs	98	94	91	97	81
Support staff is very knowledgeable about the industry	94	97	83	89	79
...very knowledgeable about the product	100	100	91	100	97
...very knowledgeable about my needs and situation	94	100	83	97	81
...is highly responsive to my needs	96	100	89	97	86
<b>Overall Staff Average</b>	<b>97</b>	<b>98</b>	<b>90</b>	<b>96</b>	<b>86</b>

ORGANIZATION



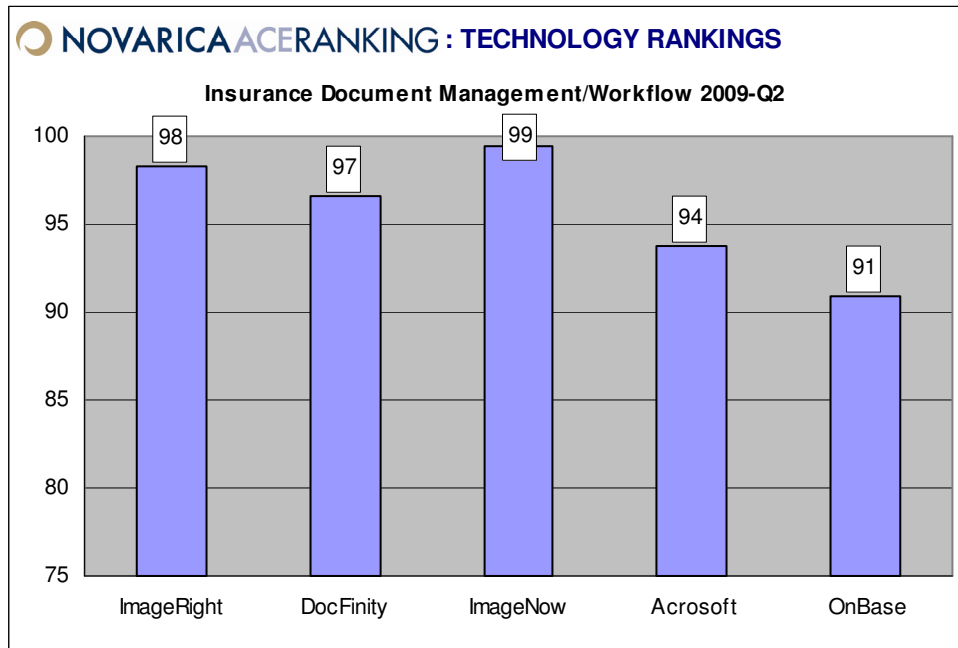
Organization	ImageRight	DocFinity	ImageNow	AcroSoft	OnBase
Vendor consistently made appropriate resources available during implementation	100	100	94	94	97
Vendor has strong project management practices	100	97	91	89	90
Vendor aligns its business interests with mine	97	100	86	86	90
Vendor provides effective training and documentation to my business and technical staff	96	97	89	83	91
Vendor has my business success as a top priority	99	97	91	91	89
Vendor is reasonable about contract negotiations and similar issues	97	94	94	97	89
Vendor gives clients a strong voice in product development	97	97	100	89	91
I have great faith in vendor's senior management and overall vision	100	100	100	91	91
<b>Overall Organization Average</b>	<b>98</b>	<b>98</b>	<b>93</b>	<b>90</b>	<b>91</b>

FUNCTIONALITY



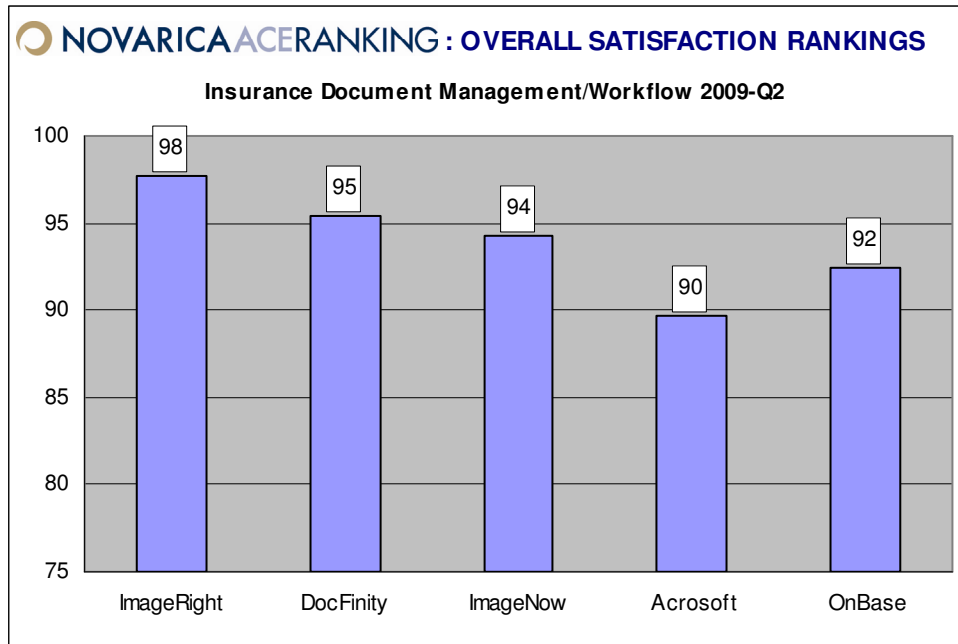
Functionality	ImageRight	DocFinity	ImageNow	AcroSoft	OnBase
Product is well-liked by business users	99	97	94	89	90
Product has significantly enhanced productivity	99	100	94	89	90
Product delivers the promised functionality	99	100	94	91	94
Product is easy to integrate into our overall infrastructure	97	100	97	86	91
Product is an elegant solution to our business problem	97	100	94	86	89
<b>Overall Functionality Average</b>	<b>98</b>	<b>99</b>	<b>95</b>	<b>88</b>	<b>91</b>

TECHNOLOGY



Technology	ImageRight	DocFinity	ImageNow	AcroSoft	OnBase
Product is scalable to our needs	99	97	100	97	93
Product uses technology that fits our current architecture well	99	94	100	97	90
Product uses technology that fits our long-term technology vision	99	100	100	91	90
Product uses technology that our staff understands and can support	99	97	97	94	89
Vendor invests aggressively in improving technical performance through new releases and fixes	96	94	100	89	93
<b>Overall Technology Average</b>	<b>98</b>	<b>97</b>	<b>99</b>	<b>94</b>	<b>91</b>

OVERALL CUSTOMER SATISFACTION



Overall Customer Satisfaction	ImageRight	DocFinity	ImageNow	AcroSoft	OnBase
We have had no significant performance issues with this solution	93	97	91	80	89
We have had no significant service issues with this vendor	97	94	91	91	93
We have had no significant contractual issues with this vendor	99	97	94	97	92
I would highly recommend this vendor solution to a peer	100	94	97	91	94
I would definitely buy this solution again	100	94	97	89	94
<b>Overall Customer Satisfaction Average</b>	<b>98</b>	<b>95</b>	<b>94</b>	<b>90</b>	<b>92</b>

## SUMMARY

The Novarica ACE Rankings are intended to provide an objective measurement of customer satisfaction levels, in order to guide insurers' own due diligence processes when evaluating potential solution providers. **ACE Rankings are not a substitute for conducting reference interviews or visits prior to selecting a solution.** However, they do provide a roadmap for interviews and visits by highlighting potential areas of strength or weakness.

Overall, the document management/workflow category is a strong product category as far as customer experience goes, with an overall average score of 94. The category has average scores over 90 in almost every category, and a lowest average score of 88 (support staff industry knowledge).

All five of these products have strong customer satisfaction rankings. Novarica recommends that insurers carefully evaluate the product fit to their needs.

## ABOUT NOVARICA

Novarica provides information, insights, and perspective on markets, operations, and technology to financial services and insurance executives and project teams. The company delivers its service through published research, retained advisory services, and project-based consulting. Novarica's core service builds long-term interactive relationships with our teams of experts and provides flexible access to published research according to client needs. Novarica's research includes market and trend analyses, best practices research, case studies, and independent analyses of insurance software vendors. More information is available online at [www.novarica.com](http://www.novarica.com)

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