

# AWD<sup>®</sup> Case Study

## Americo Life, Inc.

### Business Environment

Americo Life, Inc. is a Kansas City-based holding company that owns several life insurance companies. To automate work flow among its multiple locations, Americo first implemented Automated Work Distributor™ (AWD<sup>®</sup>) in 1993. It currently uses AWD as its work flow management solution with more than 500 workstations in production.

In 1996, state insurance regulators passed guidelines that increased assumption processing requirements. Therefore, when Americo “assumed” a new acquisition, it had to notify policyholders of the policy transfers, and, in some cases, give them the option to accept, creating an even larger volume of inbound work for Americo’s processors. The regulatory changes required extensive mailings, direct responses from policyholders, and significantly increased work loads. Americo turned to AWD for help.

### Solution

AWD/ICR<sup>®</sup> (Intelligent Character Recognition) supports hand-print, machine-print, and optical mark recognition, incorporating look-up tables and data validation rules to ensure legitimacy. By capturing such characters from forms, AWD/ICR reduces data entry labor and processing costs.

The AWD/ICR server monitors the AWD queue for new work objects. When it finds newly scanned forms, the AWD/ICR server creates a batch of scanned images (forms). Then, the batch is routed to the ICR system for processing. Characters failing to meet predetermined validation rules are sent to an verification operator for correction.

The AWD/ICR server automatically updates work items on AWD that have completed the ICR phase and provides output for the line-of-business application.

The decision to integrate ICR into Americo’s preexisting AWD environment was carefully researched. “Cost justification factors indicated AWD/ICR would easily pay for itself,” Americo’s Director of AWD, Loni Conners said.

### Fast FAQs

#### Challenge

Assumption regulations required an increase in direct responses from policyholders.

#### Solution

AWD/ICR<sup>®</sup>

#### Benefits

- Increased accuracy
- Control and reduction of operating costs
- Reduction of data entry labor
- Easy to use

*“[W]e’ve gained efficiency, quality, and increased productivity. AWD/ICR is a valuable tool in processing our high volume, repetitive transactions.”*

Loni Conners, Americo Life, Inc.



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## Results

AWD/ICR training was easy and effective, said Kathy Spangler, Americo manager of Office Services (mailroom, data imaging). Within 90 days, Spangler said she and her staff saw AWD/ICR's influence on Office Services productivity.

"[W]e've gained efficiency, quality, and increased productivity," Connors said. "AWD/ICR is a valuable tool in processing our high-volume, repetitive transactions."

Going forward, Americo continues to review its processing for ICR applicability and plans to add new forms for processing high volume work.

For more information on AWD/ICR or any AWD product, contact us at (888) DST-INFO, or visit our Web site at [www.dstsystems.com](http://www.dstsystems.com).