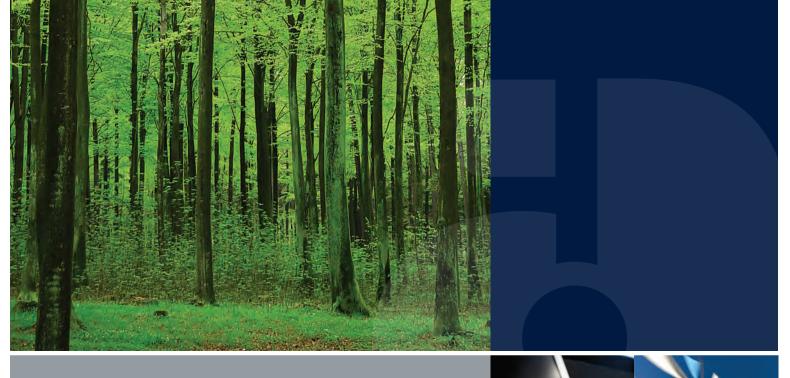


Did You Know?

A typical three year old open indemnity claim file contains six hundred pages of paper!

Paper claim files present many challenges for claim administrators. They contain critical and impossible to replace documents. They are costly to store, can be misplaced and are susceptible to disaster. Also, from an environmental perspective they unnecessarily utilize significant quantities of natural materials.

Athens Goes Paperless REVOLUTIONIZING THE WAY WE ADMINISTER CLAIMS





TARGETED SOLUTION

ATHENS

ATHENS SAYS NO TO PAPER CLAIM FILES

In 2005 Athens Administrators made the leap from being paper dependent to being completely paperless. At that time the transition was viewed as risky and extremely progressive. The workflow created by eliminating paper files strayed far from the conventional method of claim management. This reality was initially intimidating. However, the prospect of the tremendous quality control, efficiency and cost benefits that could be recognized by the paperless conversion far outweighed the potential negatives of moving to the new operating environment. **We went for it!**

It has been almost five years since our paperless conversion, and it has been extremely successful. Our paperless workflow system which we call **AthenScan**, has REVOLUTIONIZED the way we administer claims. The benefits have been all that we had counted on and more.

- Improved Quality Control: Management and Staff are able to simultaneously view and work on claim files from multiple locations.
- Improved Efficiency: Our examiners are able to quickly (electronically) route information wherever required, resulting in improved communication and overall more expedient decision making.
- **Employee Satisfaction:** Once our staff began working in the AthenScan system they never wanted to go back to a conventional paper file office environment.
- **Superior Compliance:** The secure and easy to navigate environment has simplified the audit process. Across the board third party auditors have favorably commented on the simplicity of the system.

Our Clients have also benefited from the **AthenScan** implementation:

- **Disaster recovery plan:** Athens has converted all of our clients' open paper files to paperless (at no extra expense). This has created a secure, disaster resistant environment for their valuable files.
- **Continuity on claim files:** Our examiners love our system. This directly contributes to our unusually high employee retention rate. Low turn-over rates equate to continuity on claim files and better overall results.
- Improved access to information: Our staff is able to immediately email or electronically fax all information contained within the claim file wherever it needs to be sent.
- Improved portability of claim files: In the event that Athens has to forward an individual claim file or an entire portfolio of files we are able to burn the file contents onto a disc and forward the information.



The Issue:

Specific challenges of paper files include:

- Files are unique and often contain irreplaceable information
- They are susceptible to natural disaster (fire, flood, etc...)
- They can be lost, misplaced or stolen
- They can only be in one place at any given point in time – limiting from a oversight perspective
- Expensive to store Files can be up to six inches thick and weigh several pounds
- Not easily transportable
- Environmentally wasteful an average paper file contains hundreds of pages of paper.

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