

SUCCESS STORY

“We evaluated other products [that] could create documents, split documents, and so forth, but we could find no other product that allowed us to merge multiple PDFs into one PDF as easily as with activePDF”. Additionally, the seamless integration into the .Net environment was a huge plus.”

“By using [activePDF] Toolkit, we get all of the PDF tools [we need] in one package. I would say that activePDF Toolkit is the one solution that does everything a developer needs to create, manipulate, and print PDF files within the .Net Environment.”

activePDF Solutions Help NCA Group to Provide Timely Claims Processing Information to Natural Disaster Victims

Company: NCA Group, Inc.

Industry: Insurance

Product(s) Used: activePDF Toolkit

Company Overview

One of the leading independent adjusting firms, National Catastrophe Adjusters Group, Inc. (NCA Group) provides staff and services to support property insurers after major catastrophes such as hurricanes, tornadoes, and earthquakes. Privately held, NCA Group holds contracts with major insurance carriers to provide post-catastrophe property adjusting services. In addition, NCA Group supplements the claim departments of other clients by acting as a third-party administrator (TPA) for incoming claims. NCA Group is focused on providing its clients exceptional service while maintaining its technological edge.

Business Challenge

When disaster strikes, insureds require the comfort and security of an immediate response from their insurance provider. Under normal circumstances, where one or two customers might be impacted, insurance agencies generally have no problem in responding to the situation at hand using their staff of full-time field agents. However, when such events reach catastrophic proportions, affecting hundreds to thousands of individuals, families, and businesses, most insurance carriers cannot maintain sufficient staff levels to handle the increased workload and resources required. This is the niche that NCA Group fills. The NCA Group's hundreds of field representatives are trained to process claims exactly as the insurance carrier would, enabling efficient, seamless processing while ensuring a transparent customer experience. In these situations, thousands of insurance documents are processed in any given day, mandating a proficient means to manage and distribute this critical information.

NCA Group required a streamlined process to efficiently manage the proliferation of insurance documents created during a short time period. Selecting PDF as the format of choice due to its inherent ubiquity and document fidelity features, NCA Group quickly standardized its PDF creation process. Field adjusters would meet with catastrophe victims, preparing all of the necessary forms and documents, which would then be uploaded as individual PDF files to the NCA Group servers. On the back-end, each PDF would be manually printed and collated, and hard copies would then be delivered to the insurance carrier's offices. In post-catastrophe situations, the volume of documents could rapidly escalate into the thousands, so the manual process threatened to create a bottleneck in processing insurance claims and ultimately, in helping victims return to normalcy.

activePDF Solution

As a first step, NCA Group identified the requirement to merge multiple PDFs relating to a victim's claim into a single PDF that could be stored on the NCA Group servers. The insurance carrier could then easily download the final PDF from the NCA Group website to their in-house systems, where employees could access and print a single PDF containing all information necessary to process a victim's claim. Identifying several requirements for the solution, Rob Pesce, Senior Systems Architect for NCA Group, began investigating potential tools to perform server-side PDF merging. After careful investigation, activePDF Toolkit was selected as the solution that best met NCA Group's needs. "Toolkit was the only solution we found that allows us to merge multiple documents into one PDF," stated Pesce, "we evaluated other products [that] could create documents, split documents, and so forth, but we could find no other product that allowed us to merge multiple PDFs into one PDF as easily as with activePDF. Additionally, the seamless integration into the .Net environment was a huge plus."

Pesce's team quickly developed an ASP.Net application enabling insurance carriers to select all of the PDFs created during a given day and merge them into a single PDF which could then be displayed in the client's browser for printing to a local printer. After printing, both the individual and merged PDFs are moved to a directory on NCA Group's storage server for archiving. The web application also offers insurance carriers the ability to select previously printed PDF for re-print, or to select individual PDFs for ad hoc merging and printing.

Satisfied with the ease in which Toolkit was deployed to solve this initial problem, NCA Group discovered another use for the software. "When a new adjuster was assigned to a victim's claim, we needed to generate a PDF that informed the insured who their adjuster was," noted Pesce. In the new system, upon receiving an XML file from the claim distribution center, Toolkit is used to generate a PDF containing the adjuster's contact details and other pertinent information. This PDF is then attached and sent via email to the insured, and a copy is posted to an FTP site for retrieval by the insurance carrier.

Results

The introduction of the PDF merging system for claims processing has completely replaced the time-intensive manual process and alleviated any potential bottlenecks. Now, insurance carriers can instantly access an electronic record of the victim's claim information, rather than waiting days for paper copies to be delivered.

In addition, implementation of the email application has helped NCA Group to secure business with a noteworthy client. Stated Pesce, "[Ultimately], it enhanced our bottom line by acquiring the contract to be the sole adjusting vendor for this client." He adds, "By using [activePDF] Toolkit, we get all of the PDF tools [we need] in one package. I would say that activePDF Toolkit is the one solution that does everything a developer needs to create, manipulate, and print PDF files within the .Net Environment."