

# Protecting the Greater Good: Property & Casualty Insurer Improves Efficiencies and Customer Response

U.S. Property & Casualty Insurer

There are few industries that are as communication-intense as the insurance industry. Millions of documents between policyholders, agents and insurance carriers are created, distributed and unfortunately thrown away every month. The effort to process all of these communications remains very labor-intensive and cumbersome to support as the industry continues to grow and add new regulatory requirements.

Several years ago, a leading property and casualty insurer of religious institutions, decided it was time for a change. The business was growing rapidly, and the leadership team wanted to identify new ways to create efficiencies while continuing to provide superior customer service to its growing base of nearly 100,000 policyholders.

The insurer's Document Services team was charged with finding the right communications technology to help streamline workflows, improve customer response times and more easily maintain compliance and consistent branding across the markets the company serves. After evaluating many different customer communication management solutions on the market, they decided to partner with Cincom and leverage its innovative solution, Cincom Eloquence®.

## A Deep History of Innovation

Since its inception, the insurer has had a strong track record of being an innovator and leader in its industry, serving the unique insurance needs of houses of worship, denominational offices, schools, camps and senior living communities. Incorporating technology with best-in-class people has always been part of the company's culture. Many years ago, the company implemented systems to support the back-office functions tied to securely capturing, storing and analyzing policy and claims data. Now, it was time to turn attention to the customer-facing portion of its business – customer communications – to ensure the business was as prompt, accurate and efficient as possible when creating and deploying correspondence with policyholders.

"We were looking for a solution that would allow us to deploy advanced automation features yet still work seamlessly with our existing back-end

### Industry:

- Property/Casualty Insurance

### Size:

- \$1.0+ billion in assets
- \$700+ million annual premium volume
- Operating in all 50 states and the District of Columbia
- 100,000+ policyholders

### Communications:

- 8,500+ claim communications each month
- 250+ underwriting letters monthly

### Impacts:

- Improved response times to customers by 90%
- Redeployed three FTEs associated with information processing
- Reduced template library by over 83%
- Confidence that claims correspondence is compliant with up-to-the-minute state and federal requirements

### Integrations:

- AS/400 Claims Management System
- ADP Business Information

### Application Areas:

- Claims
- Underwriting
- Sales

systems that hold our policyholder demographic and claims history data,” said the lead document specialist for the Document Services team. “It was important that the new customer communications solution take advantage of commonly used software, such as Microsoft® Word®, to minimize the upfront and ongoing training needs for our employees. We chose Cincom Eloquence, because it not only had everything we needed, but we also felt a genuine sense of partnership from their team as we began to transform our 100+ year old business into a more modern, digital-driven organization.”

Cincom Eloquence provides communication-intense insurance organizations with the ability to securely and efficiently design, deliver and deploy documents to help create a better customer experience while dramatically reducing risk, time and costs associated with the process of customer communications management. Designed with modern, intuitive interfaces in mind, Cincom Eloquence helps companies take advantage of data that is often locked within older, legacy systems to streamline modern workflows and automate communication processes. For this property and casualty insurer, having a standard business process for creating and delivering consistent, compliant customer correspondence helps them focus on what they do best – serving customers and growing their business.

## Claims Department Sees First Benefits

The company’s Claims department, which is responsible for creating and distributing more than 8,500 claim communications every month, was the first group to take advantage of the Eloquence solution. Prior to Eloquence when a claims communication was needed, document specialists within the Document Services team would create fillable PDF forms for business users or customer service representatives (CSRs) to complete and submit back to Document Services. Document specialists would then take the information (e.g., claim number) from the PDF form and insert it into a Word template. The resulting draft letter was then sent back to the Claims department for review and approval. Once the letter was approved, with the proper language, logo, and signatures, it would then be printed and mailed out. Not only was this process very time consuming taking 3-5 days depending on the workload in Document Services, but over the years countless templates had been created and were tucked away on team members’ hard drives; and as a result, many contained outdated information such as non-compliant language or the wrong signature..

With Eloquence, claims representatives simply push a button to access a web-based interface that presents the

proper communication from a centrally-managed repository of up-to-date and approved templates. Representatives work through a guided workflow that prompts them to enter the appropriate information gathered from the policyholder, and click submit. The template combines the information entered by the representative with additional data pulled directly from a variety of integrated sources to trigger logic that drives content inclusion/exclusion to generate the letter. The letter is then automatically routed to the Document Services’ team of document specialists for final approval and printing. What previously took three to five business days to complete, now is typically completed within the same business day. Plus, representatives can easily monitor and track the progress of their documents (including escalation for those needing priority) while Eloquence’s workflow automatically routes approved documents to the company’s content management repository, ensuring proper records are kept for all correspondence. Prior to Eloquence, this archiving process took at least another day and additional resources.

According to the lead document specialist, “It used to take anywhere from three to five days for a letter to get created, routed for approval and sent out to a customer. With Eloquence, we were able to cut that process down to hours instead of days, and therefore, be much more responsive to our customers’ needs. This is a big differentiator for our business and demonstrates to our customers how important they are to us.”



As a result of the Eloquence implementation, the claims department was able to boost the productivity and satisfaction of its team members by giving them confidence that the content in each communication was correct and the proper attachments/forms were included. Not long after the implementation of Eloquence in the claims department, the lead document specialist for the Document Services team received a note from one of the Claims team members stating, "I love Eloquence. It is so much easier to send out letters now. This has definitely been an improvement to our process and a great time saver! Thank you."

Ultimately, the Claims department benefited from Eloquence in multiple ways:

- Responded to customers 90% faster
- Redeployed three FTEs associated with information processing
- Reduced the number of workers' compensation acknowledgement letter templates from 32 to 2
- Gained confidence that claims correspondence were compliant with up-to-the-minute state and federal requirements
- Delivered a consistent brand experience across all claims correspondence with professional content and images

More recently, the Claims department has begun to expand its use of Eloquence, taking advantage of its Advanced Output options, such as forms insertions, grouping, sorting, splitting, householding, emailing and faxing correspondence directly from within the system. This not only creates more efficiencies, but also dramatically reduces the costs associated with printing and mailing materials. The potential savings from postage alone on 8,500 letters/month could save the company thousands of dollars each month.

The Claims team is also in the process of revamping its nearly 100 letter templates using some of Eloquence's features, such as reusable components (e.g., logos, footers, and compliant paragraphs) that are developed once and used across multiple templates as well as variations that uses logic (e.g., effective dates, language, and jurisdictions) to help reduce the number of templates needed. By condensing the number of templates, it is easier for the CSRs to select the right template for the right situation, which streamlines the approval and distribution process and reduces the risk of human error. "Our Claims team relies on state forms for Worker's Compensation, and when those state forms get revised, our letters must be updated immediately. That's what is nice with Cincom Eloquence – you can easily go into the system, make the changes, test them directly in the authoring environment, and then instantly push the changes to production making them available to everyone. That really helps with compliance," said the Claims supervisor. The Claims team even used Eloquence to reduce the number of external customer newsletters from three to one, freeing time and resources to focus on more value-added customer service.

According to the company's business advisory IT application specialist and lead liaison with Cincom, the team is also pleased with Cincom Eloquence. "The ability of the system to easily integrate data from our existing AS/400 IBM system that houses our claim and policy information was a big win for us. Because the system is 'data-aware,' we were able to eliminate the cost and headache associated with a third-party system that translated the data into something that could be consumed in our communications. In addition, Eloquence is also 'cluster-aware,' which makes it easy for us to use and coordinate with our disaster recovery sites that house data."

*"70% of our underwriting letters are now being handled automatically by the Eloquence system. This not only allows our team members to spend more quality time with potential customers, but also creates efficiencies on the back end for our document specialists."*

– Document Specialist



## Expanding the Use of Cincom Eloquence Across the Business

As the Claims department experienced significant benefits, the Document Services and IT teams saw a similar opportunity to improve efficiencies and response times within the company's underwriting group, which is responsible for understanding the potential financial risks and costs associated with future policyholders. The complex process of underwriting is riddled with documents that must be reviewed by many players internally and sent to prospective customers along the way.

The company is now in the process of implementing Eloquence in the Underwriting department, which currently produces approximately 250 letters each month. According to the lead document specialist, "Our Underwriting team is now using some of the more advanced features in Eloquence, such as the ability to insert marketing materials and other insurance forms – directly from a file share – that are important in the process of securing new policyholders. We are also making it easier for our underwriters by reducing the number of communication templates from 180 down to 30."

The results are significant, as the lead document specialist states, "70% of our underwriting letters are now being handled automatically by the Eloquence system. This not only allows our team members to spend more quality time with potential customers, but also creates efficiencies on the back end for our document specialists."

The Document Services team is starting to get requests from every department across the company for Eloquence. For example, the company has 12 regional account managers in Sales who are responsible for providing proposals across all 50 states. They write free-form letters and use Microsoft Word templates to draft the proposals, and these documents have to be reviewed and edited by the Document Services team. By implementing Eloquence within the Sales department, account managers would have more control over getting proposals out the door more quickly, and the company would have confidence that the proposals are correct and consistent with the company's brand guidelines. In addition, if the Sales representatives doesn't have a printer to produce their own materials, they can produce their letter and have it sent out electronically or printed through a central system.

"The possibilities with Eloquence are limitless," said the lead document specialist. "As we grow our business and look to empower our users with greater control, Eloquence will continue to play a critical role in helping us create a consistent customer experience while minimizing our compliance and regulatory risk; allowing us to grow our business with confidence."

## Expanding the Reach of the Greater Good

The future looks bright.. The company recently expanded its offerings to the education market through the acquisition of another insurance company and a third party administrator that focus on educational institutions. The new businesses have been rebranded and are helping the property and casualty to diversify and while establishing a foundation for future growth.

Through all of this expansion, the Document Services and IT teams remain confident that they can support the continued growth of the organization with smart, efficient business processes and a solid partnership with Cincom. "We see a great future with Cincom. The staff has been extremely helpful in all areas, whether it be for training, troubleshooting, and guidance through various phases of our partnership. They are always willing to assist us, and we feel they truly care about us and our business."



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