

Industry:

Property & Casualty Insurance

Size:

- One of the fastest-growing major auto insurers in the U.S.
- More than 8 million policies in force
- Over 455,000 claims letters per month (over 5,500,000 per year)

Employees:

- 30,000 employees across the U.S.
- 7,000+ Cincom Eloquence users (claims representatives)

Location:

United States

Impacts:

- Empowered nearly 7,000 claims representatives with the ability to interactively generate over 455,000 claims letters per month
- Consolidated several disparate letter-writing applications into a single system
- Reduced time to develop and test new templates from months to hours
- Business users converted templates to new system with minimal IT involvement; allowed redeployment of IT resources seven months earlier than expected

Integrations:

- Guidewire ClaimCenter
- IBM FileNet

Applications:

- Claims Processing

Major Property/Casualty Insurance Provider**Major Property/Casualty Insurer Improves the Customer Experience with Cincom Eloquence[®]**

Interactive document composition reduces time and costs, and frees up IT resources



A well-known property/casualty insurance company sought to improve the customer experience for its policyholders and claimants by simplifying document-generation processes within its claims organization. Known for providing excellent coverage, low rates and outstanding customer service, the company has become one of the largest providers of private passenger auto insurance in the United States, attracting over 8 million policyholders. Its emphasis on providing outstanding customer service earned it a J.D. Power & Associates National Auto Insurance award for customer satisfaction.

The Problems

The company's dedication to customer service helped fuel its rapid growth but also created a substantial burden on its claims organization. While understanding the importance of documents within the overall claims experience, the company was struggling to provide the tools to interactively generate letters on demand for nearly 7,000 claims representatives. Equally challenging was ensuring that content within letters was accurate, personalized and compliant with regulatory and corporate standards. The company's best attempt at addressing these was to provide IT-developed letter templates for its claims representatives that are accessible through its multiple point solutions.

"There were multiple problems we were trying to solve," says the company's Information Systems Department (ISD) Claims Systems Director. "Generally, they centered on having multiple letter-writing systems, so one of the key problems we were looking to solve was to reduce that number down to one."

"By giving business users ownership of the process, template development no longer takes the amount of time it took before."

– ISD Claims Systems Director

Another problem plaguing the insurer's document-generation processes was the length of time it took from conception of a new letter (or a change to an existing letter) to its implementation. "There was a very long time delay between the two, and part of the reason for that delay revolved around the fact that the authors were IT resources, as opposed to business resources." This required document development to compete for priority against other technology issues, sometimes delaying letter production by months. And once prioritized, document development was subject to further delays due to cumbersome facilities for testing and previewing documents within the multiple authoring systems in place.

"So when I say it took months, there were a number of reasons why it would take that long, and we were trying to eliminate some or all of those reasons," the ISD Claims Systems Director says.

These problems coupled with the overhead of maintaining multiple letter-writing systems were leading to inefficiencies and increasing costs in the IT department. This was an unsettling situation given the anticipated growth and was counter to the company's history of generating cost savings that were passed on to policyholders. It was clear that the company needed to migrate to a single, enterprise-wide interactive document-composition solution from its multiple client-server and mainframe applications.

The Solution

In an effort to drive cost reductions while keeping pace with the rapid growth in policyholders and its impending impact on the claims organization, the insurer had made the decision to upgrade its existing claims-management system. After an extensive evaluation of the claims-management system's document-generation capabilities, followed by competitive comparisons of other document-composition software available in the market, the company chose Cincom Eloquence.

The selection and implementation of Cincom Eloquence included these key drivers:

- A single enterprise solution that's versatile enough to enable non-technical users to interactively develop personalized correspondence in real time, yet powerful enough to scale to high-volume batch automation
- An intuitive authoring environment that lessens dependency on IT resources by giving business users control over the development of document templates
- Testing and preview facilities directly built into the authoring environment to speed the time it takes to move edits and new documents into production
- Use of open standards and facilities to enable direct integration with core systems both present and future
- The ability to leverage many of the same technologies that the company was utilizing in other efforts, such as J2EE and WebSphere
- A browser-based interface that provides "point-and-click" access for claims representatives from directly within their core claims system to a central repository containing document templates with preapproved content and preconfigured workflows
- Browser-based user interface eliminates the need for Microsoft® Word or any other third-party software on the claims representative's workstation
- Cincom's experience and leadership in providing interactive document-composition solutions to hundreds of clients worldwide

"We only have to test once now, as opposed to multiple times. That's a huge, huge benefit for us."

– ISD Claims Systems Director

Authoring Expectations Met

When it came to finding a solution that claims representatives would use in the creation of letters, the insurer had two requirements: First, it wanted to move as much of the template development and letter testing as possible out of the hands of IT developers and into the hands of business users. Second, it wanted to significantly reduce the development time for new document templates—measured in months under the old systems.

Cincom Eloquence met those expectations easily. “With Cincom Eloquence, authoring and testing are no longer governed exclusively by available IT personnel,” the company’s ISD Claims Systems Director said. Eloquence’s intuitive design environment separates template development into two views: a “drag-and-drop,” graphical view where authors build and define variable data fields, business rules and components such as data-driven paragraphs, and a markup view that lets business users leverage the familiar features, content-editing and formatting capabilities of embedded Microsoft Word. “By giving business users ownership of the process, template development no longer takes the amount of time it took before,” he stated. “And, our authors have even said that Eloquence is really fun to use.”

The insurer also finds immense value in Eloquence’s ability to test documents before they enter the “live” production environment. Because of the way the old systems were implemented, there were inconsistencies between a letter’s appearance in the authoring environment and the way it appeared in the preview environment. At times, it would look different after it was printed, as well. Therefore, every letter had to be tested three times or more.

With Eloquence, template designers can preview the document in the output of their choice using a sample input data file and different system dates to test date-specific functionality from directly within the authoring environment. “Now we only have to test once, as opposed to multiple times before. That’s a huge, huge benefit for us,” he says. “Authors can go through all of the testing on their end before a letter is utilized within our main claims application. That significantly reduces IT resource utilization and also cuts the amount of time it takes to get documents into production—in most cases from months to days.”

“IT resources were able to be redeployed to other projects seven months earlier than expected. That’s another huge, huge benefit for us.”

– ISD Claims Systems Director

Easy to Learn, Easy to Use

Cincom worked with Human Factors International (global experts in the area of user-centered design) to design Cincom Eloquence’s authoring interface for maximum ease of use. The end goal was to make Eloquence the most intuitive document-composition solution in the industry. According to the insurer’s ISD Claims System Director, Cincom succeeded in doing just that.

The insurance company sent both business and IT users to be trained on authoring in Cincom Eloquence in the hope that business users would find Eloquence easy to use. “And in fact, that happened,” the ISD Claims Systems Director says. Shortly after training, business users were able to take on the task of converting existing letter templates to the new system and were quickly producing upwards of six document templates per day. Not only was this a significant improvement over the old systems that would have taken several days for a single document template, but it also freed up the IT resources that had been slated for the task. Those IT resources were able to be redeployed to other projects seven months earlier than the company expected. “That’s another huge, huge benefit for us. Now we have freed those IT resources to work on other projects.”

End-User Expectations Met

As for end-user expectations, the insurer expected the response time to remain the same or improve from where it was under the old systems, which was a second or less when moving around within the applications. This was extremely important given that the volume of claims letters generated on demand was growing to over 455,000 per month—exceeding 5,500,000 per year—and in claims processing, every second counts. Additionally, without a common letter-writing platform, the risk of inaccurate, non-standard and non-compliant content was a growing concern for the claims organization, especially at these volumes.

Cincom Eloquence helped the insurer alleviate these concerns. Through a browser-based interface, claims representatives now have “point-and-click” access to a central repository containing preapproved document templates that are built with compliant content and preconfigured workflows that easily guide the assembly and generation of correspondence while interacting with customers in real time. Direct integration with the insurers’ legacy systems ensures that content is accurate and relevant to each individual claim.

“Feedback from users is that they really like the overall experience of using Eloquence,” the director says.

IT Expectations Met

A key expectation that the insurer's IT department had for a new document-composition solution was that it needed to leverage technologies, like J2EE and WebSphere, that the company was already utilizing throughout the enterprise.

Engineered with field-proven technologies like XML, J2EE and WebSphere, Cincom Eloquence was designed to make integration with existing infrastructures and applications easy. "Cincom Eloquence's service-oriented architecture and functionality are right on!" says the insurer's IT Manager. And although Eloquence hasn't been rolled out to the entire company yet, he foresees cost and time savings will increase as the previous letter-writing systems are replaced. "Then we'll start to see some lower/avoided costs as we eliminate them from our solution mix, and we won't be paying maintenance on the old systems. That will also make overall training times faster, because we'll only have to train people on one application, instead of the multiple systems we were using before."

"Cincom Eloquence's service-oriented architecture and functionality are right on!"

– IT Manager

Working with Cincom

From the beginning, Cincom tapped into its two decades of providing interactive document-composition solutions to help the insurer mitigate the risks associated with choosing the right solution and the right vendor. Beginning with the proposal stage, the ISD Claims Systems Director says it was clear that Cincom had listened and understood the company's needs. "The fact that Cincom had a dedicated technical team attached to the sales team from the proposal stage through to project implementation was really helpful and accelerated us getting into 'live' production. We were able to get technical help from resources dedicated to the project, rather than from technical resources working part-time on the project while attending to other projects as well. That certainly made the purchase decision easier and will ultimately add up to time and cost savings that we can pass on to our policyholders."

And Cincom's commitment to customer service continued after the implementation. "There was some concern that once the check was written, Cincom's commitment would lessen, but that didn't happen," the ISD Claims Systems Director said. "Then there was concern that support would go downhill after implementation, and that hasn't happened either. All along, we had access to Cincom's top professional services and support personnel. Cincom went out of its way to make its talent available to the project, and that was a major part of its success and something we definitely appreciated."

"Cincom went out of its way to make its talent available to the project, and that was a major part of its success and something we definitely appreciated."

– ISD Claims Systems Director

Cincom, the Quadrant Logo and Cincom Eloquence are registered trademarks of Cincom Systems, Inc. Microsoft is a registered trademark of Microsoft Corporation. All other trademarks belong to their respective companies.

© 2015, 2012, 2008 Cincom Systems, Inc. • Printed in U.S.A. • All Rights Reserved

FORM CE070516-1 2/15



World Headquarters • Cincinnati, OH USA • www.cincom.com
US 1-800-2CINCOM • International 1-513-612-2769 • Fax 1-513-612-2000 • Email info@cincom.com