

# HM Insurance Group Dynamically Builds 200+ Error-Free Contracts Monthly Based on User Selections



## Cincom Technology Provides a Better Experience for Business Units

HM Insurance Group (HM) works to protect businesses from the potential financial risks associated with catastrophic health care costs. The company provides reinsurance solutions that address risk situations confronting employers, providers and payers. A recognized leader in Employer Stop Loss, HM also offers Managed Care Reinsurance nationally under the name RBS Re.

### Industry

- Insurance, Risk Management

### Size

- Revenue of \$1.06 billion
- 24 office locations nationwide
- Licensed in all 50 states and Washington, D.C.
- Approximately 2,500 group policyholders

### Location

- Pittsburgh, PA

### Integrations

- Microsoft Dynamics CRM

### Solution Selected

Cincom Configure-Price-Quote Technology

*"Cincom is great to work with; I would definitely recommend their solutions to others."*

*– Mike Pohland, HM Project Manager*



## The Challenge

HM generates more than 200 contracts each month for the company's insured business. When HM's parent company, Highmark, decided to move off of its previous contract-generation platform, HM began to look for something more affordable to use.

Additionally, according to HM Project Manager, Mike Pohland, "If we had stayed on the old platform, we wouldn't have had a support contract in place. If something went down, it would have been up to our internal IT department to fix it, or we would have needed to generate contracts manually. Without prompts and drop-down menus that present only applicable fields, there would be the risk of a lot of rework. This was a real concern, especially during our busy season. Neither option was feasible for us."

HM's procurement and IT departments did their due diligence and brought back a short list of companies in the space, including Cincom. HM had been using Cincom Eloquence® for customer communications since 2013, so when the purchasing team saw the proof of concept for Cincom's Configure-Price-Quote (CPQ) solution, Pohland says, "It was impressive and helped seal the deal."

## The End Result

Using Cincom Eloquence, the company's document generation averages in excess of 13,000 documents per month (about 8,500 interactive letters and 4,700 documents produced in batch). Essentially, Cincom's CPQ technology serves as a web-based front end for Cincom Eloquence and permits HM to respond quickly and accurately to the demands of frequent contract policy changes from existing customers, in addition to better serving new customers.

*"It's truly an excellent product. It has enabled us to do things that our previous system could not handle—and it makes a big difference in our ability to provide the best to our clients."*

– Donna Rendos, Contract Admin Analyst

## A Smooth Process

Pohland says, "From the time we began our search to when we started rolling out the first contracts with the new system, the process took just about a year. We even came in a month ahead of schedule! It was a very smooth process all around."

"I've experienced other vendors where we needed customization for things that didn't seem too far-fetched from the normal out-of-the-box software, and it was as if we were asking them to move a mountain," says Pohland. "I didn't get that impression at all from Cincom. They always said, 'Yeah, we can do that—it's not that hard.' It was reassuring."

## Reasonable Cost

Additionally, Pohland says he's been through other system replacements and knows what they cost. "The total cost of everything from Cincom was very reasonable."

*"Someone with no IT background can go in there and make changes. It's empowering."*

## A Better Experience for Business Units

HM's contracts department is located in Pittsburgh and produces contracts for policyholders in all 50 states.

According to Pohland, "One of the reasons we chose Cincom was that our contracts group could function independently from our IT department. Previously, if we needed to update something, we had to reach out to IT to change it.

"Because Cincom's technology is easier to use, the contracts group can make the changes themselves and don't need to rely on IT. That's quicker and translates into a real cost savings. It gives the business units a better experience, as well."

## A Very Good Relationship

Pohland says, "Throughout the process, Cincom was always available; we never had to wait. I don't know if a lot of vendors are willing to drive a couple hours to meet with a customer to ensure satisfaction, but our Cincom rep would come for three or four days at a time. He was always helpful. If he didn't know who to ask or how to get it done, he'd find a way. He always got us an answer."

*"From the beginning, Cincom was very easy to work with: A to Z, nuts and bolts, everything. There was nothing unexpected that caught us by surprise."*

– Mike Pohland, HM Project Manager

