

# A Blueprint for Self-Sufficiency: Cincom's Intuitive, Flexible Solution Lets MTL Insurance Manage Customer Communications with Confidence

Cincom Professional Services Delivers Training, Mentoring and Knowledge Transfer

MTL Insurance

Based in Oak Brook, IL, MTL Insurance Company offers a range of life insurance products, including whole life, term life and annuities, to support the financial-planning needs of policyholders. As part of Mutual Trust Financial Group, MTL Insurance is focused on offering superior service and value to its customers who share in the ownership of the company and receive a portion of the annual profits. The organization is licensed in 49 states plus the District of Columbia and has built a nationwide network of independent agents who rely on MTL's expert sales, technical and service support. Partnering with Cincom for its document generation solution, MTL has been able to keep up with the technology-driven communication needs of its policyholder and agent constituents. In addition, internal stakeholders have benefited from quick template development/deployment turnaround, workflow enhancements and system ease-of-use for frontline customer service representatives.

## Cincom: A Proven Partner

MTL Insurance had been using Cincom's original document generation system for over a decade when the company decided to implement Cincom Eloquence® in 2010. One of the primary goals of the implementation was to stay current with newer versions of other integrated technologies and systems, including Microsoft® Windows® and SQL Server®. While MTL did evaluate other customer communication solutions, "we still circled back around and decided that Cincom was a company we wanted to stay with and Eloquence was a product we wanted to implement," says Kathy Biver, Director of Business Applications Services.

Average response times improve by over

# 10

minutes

### Size:

- Licensed in 49 states and the District of Columbia
- 3,500 letters produced interactively each month
- 24,500 documents produced in batch each month (4,000 weekly, 8,500 monthly)

### Employees:

- 140 employees
- 50 end-users
- 2 template authors

### Location:

- Oak Brook, Illinois

### Impacts:

- Average template development time reduced from hours to minutes
- 139 active templates
- Average response times improved by 10 minutes

### Integrations:

- LIFE-COMM
- Microsoft® SQL Server
- Sapiens ALIS (in process)
- Hyland OnBase®

### Applications:

- New Business
- Policy Owners Service

Biwer points to several factors that made this decision so clear-cut. "It was the history we had with Cincom, their proven support and professional services, the experience we had with their previous product ... a very solid product that needed very little, if any, maintenance to it," she says. "The relationship that we had built over time was proven, and that, along with the functionality and ease-of-use of the product itself, made Eloquence the obvious choice."

## Professional Services Offers a Blueprint for Success

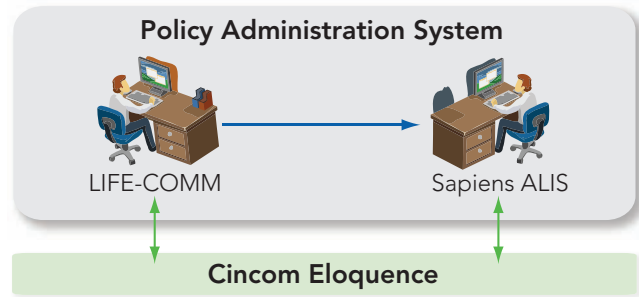
Employing best practices, Cincom's Professional Services team consults with clients on their specific needs to customize a solution that matches the business's internal framework. In MTL's case, the company wanted to become self-sufficient for day-to-day operations, including template development and maintenance. "Cincom's involvement has been in the installation and configuration of the product, as well as trainer mentoring," says Biwer. "We had some initial training when the product was first installed, and we became accustomed to it quickly. As we started using some of the more advanced features, we had more extensive training conducted."

There has also been mentoring throughout the Eloquence migration, with MTL sending documents to Cincom to ask for their recommendations on the best way to proceed with template development. "We have back and forth mentoring going on, with the end goal being that we can be self-sufficient and then be able to do knowledge transfer internally to have other authors developed," Biwer adds.

This ability to train others internally is certainly aided by the intuitive nature of Eloquence, according to Biwer. "Obviously you need to have some training on how to use the tool itself, but once you have an understanding of the interface, then being able to use it becomes very intuitive. And being able to train others on how to use that in a more advanced way becomes easier," she says.

## Migration to a New Policy Administration System

MTL is in the process of converting to a new core policy administration platform, Sapiens ALIS. Implementation of Cincom Eloquence has been coordinated in step with the administration system migration. This synchronization has allowed MTL to bring on new document communication functionality as soon as possible while minimizing duplication of efforts. For instance, rather than redevelop document templates twice, MTL's Business Applications Services department creates the documents as soon as the functionality is supported by ALIS. So for now, MTL is maintaining documents on Eloquence as well as the older Cincom solution. Once the migration to the new policy system is completed, Biwer projects that MTL will be able to move from two dedicated template authors to one.



## New Opportunities in Document Development

Implementation of the new policy administration system and the Eloquence upgrade has created an opportunity to review processes and ensure that the related communications are still appropriate. "We are examining our procedures and correspondence to see if they still make sense ... are they still saying what we need them to say?" says Biwer. Because the intuitive authoring environment allows for a fairly rapid turnaround time of document template requests, as well as the ability to handle complex logic, other departments are recognizing the potential that Eloquence offers. "It's actually triggered a bit of innovation. Others within the organization are starting to ask 'Can we do this? Can we do that?' and when they see that we can, it creates a better working relationship all the way around," explains Biwer.

The template authoring process has improved in other ways, too. Biwer points to Eloquence's comprehensive data retrieval functionality as one example: "In the old system, if we needed to get additional data, we would have to get a programmer involved to pull in the data for us. Now with Eloquence, that is completely within our control," she says.

## Workflow Improvements

Eloquence is used throughout MTL's multiple customer service areas—from the New Business area to its Policy Owners Services department—"so really the entire lifecycle of a life insurance policy," says Biwer. MTL's customer service representatives primarily utilize interactive, on-demand, real-time document generation to respond to requests coming in via phone or mail. Depending on the type of document required, Eloquence accesses information stored in the core administration system's database and pulls in policy data to pre-populate fields within the letter, saving time and reducing errors from re-keying information.

MTL has also been able to improve the quality of its communications while simultaneously reducing response times. Instead of taking the time to print out a hard copy and physically routing it through a manual quality check and approval process, documents can be quickly transmitted back and forth between users electronically.

within Eloquence before sending to policyholders. “We can now take advantage of the automated review and approval functionality built directly within Eloquence to ensure that we are delivering quality communications faster, says Biwer.

*“Eloquence is saving us about 10 minutes per transaction by automating the quality control and approval process.”*

– Kathy Biwer, Director of Business Applications Services

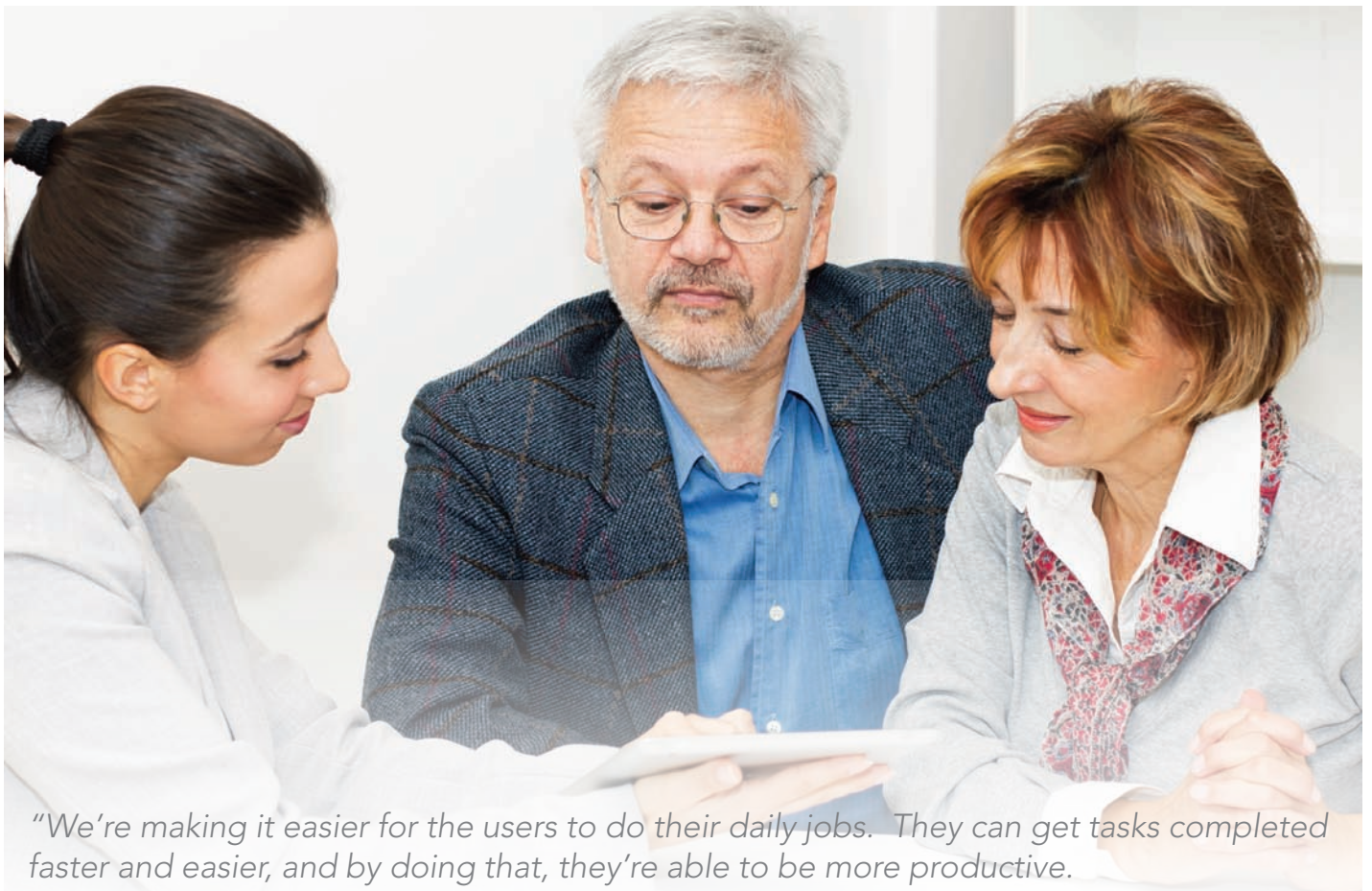
In addition, delivery of documents to multiple parties who may require different versions or formats, can now be done easily with the click of a button. “For instance, a physical print of the document is mailed out to the policyholder. We also produce an electronic version of that document that gets posted to our customer portal so the policy owner can access an electronic copy if they choose to,” Biwer says. “We post a copy to our agent’s portal so the agent has access to all documents that have been sent to their customers. And, finally, it is sent to MTL’s archival system.” The organization plans to implement other outputs available within Eloquence, including SMS/text and XML files, within the next year.

## Multiple Document Variations Address State-Specific Regulations

The highly regulated life insurance industry requires strict adherence to state-specific requirements. Eloquence’s functionality allows for back-end, rules-based guidelines to pull the appropriate wording or text into a document for customer communication, based on their particular state. “With Eloquence, you don’t need 50 different templates to generate the same document for each state. There is one template with dynamic data tables and logic that allows for variations by jurisdiction,” says Biwer. “This significantly reduces the number of templates required and makes general updates, such as logo or signature changes, much less time-consuming. Plus, it lessens the possibility of errors and compliance issues.”

## Agent Commission Statements

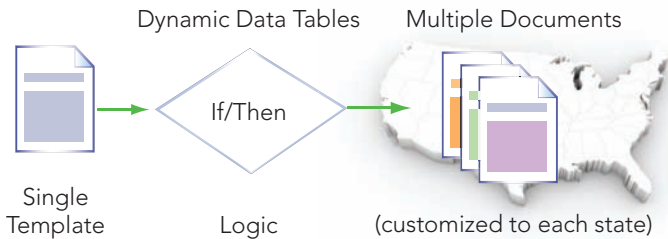
While to date MTL’s document generation using Eloquence has been almost exclusively real-time on-demand, the company has recently migrated its agent commission statements utilizing batch processing. “The agent commission statements are probably one of our higher-volume jobs. We only generate them in an electronic version—we don’t actually do a physical print—but we generate on a weekly basis upwards of 4,000



*“We’re making it easier for the users to do their daily jobs. They can get tasks completed faster and easier, and by doing that, they’re able to be more productive. I think they see that and so they see the value in Eloquence as a whole.”*

– Kathy Biwer, Director of Business Applications Services

statements and another 8,500 monthly. And each of those documents can range anywhere from three pages to 20 pages depending on the activity of any one agent," says Biwer. Again, Cincom was able to provide the guidance that Biwer and her team needed to program and migrate this first batch processing job using Eloquence. "It's pretty much our most complex document, and that's where Cincom helped us out, figuring out the best way to design it," Biwer explains.



*"As new technologies come out, we want to make sure that we are able to take advantage of them if we choose to do so. And I think Cincom is also right in line with that—as new things emerge, they are very quick to respond and make sure it is on their radar to be integrated in, so that their customers can take advantage of it if they want to. I think we're aligned in the same way."*

– Kathy Biwer, Director of Business Applications Services

## Aligned for the Future

At MTL, staying current with new technologies and communication delivery methods is paramount. In an industry where both policyholders and agents are looking for personalized, top-quality service, Cincom has been able to provide a solution that MTL can use to produce customized, complex document communications on a consistent basis and present them through the channels that these customers prefer. Cincom continually collects client feedback to ensure that its software and services will meet clients' future needs as well. "Cincom asks for their customers' opinions, what they see coming in the future and what they would like to have, and then they respond to it. They not only gather all of that information, but they actually take action on it," says Biwer. "It doesn't matter the size of your company or what version of the product you're using, they listen to everybody on an equal basis ... they listen and respond quickly to things that will help your business."



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