



OpenText Client Management for Insurance

Customer-Centric Case Management

As insurers continue to confront a soft market and an uncertain economic outlook, new account opening, client servicing and claims management are certain to have a central place in their strategies.

The cost of claims pay-outs and expenses is the largest spending category for an insurer, in many cases accounting for up to 80% of premium revenues.

Insurers are looking to optimize the customer experience, improve customer loyalty, and reduce operational costs of managing customer and adviser interactions. To accomplish this, customer service, underwriting and claims personnel need the right information at the right time to resolve cases quickly and efficiently. However, core insurance and customer service systems are disconnected and don't deliver a true 360 degree view of insured or adviser case work.

Clearly, those insurers that can achieve excellence in new account opening, client servicing and claims management can secure a competitive advantage.

Data-centric Insurance and CRM solutions provide valuable customer information but lack the ability to manage sophisticated customer interactions and often require extensive customization.

To become truly customer-centric, maximize the lifetime value of the customer, and leverage lower cost channels of communication, insurers need a comprehensive customer-centric dynamic case management solution that leverages business process management to optimize processes and facilitate timely interactions with customers.



Client Management for Insurance provides customer centric case management to existing Insurance systems

Solution Overview

Client Management for Insurance provides a 360 degree view of insured customer's case work, processes, content and correspondence. It breathes life into legacy insurance systems.

Integrating customer-centric case, content and process management provides many benefits without the risk introduced through a rip and replace of the core systems, while still delivering the same rich capabilities. It enables better customer services to increase customer retention.

OpenText Client Management for Insurance is a professional services solution accelerator which quickly delivers a customer-centric case management implementation within the core back office and customer services operations of insurance companies.

The solution accelerator based on OpenText Case360, our leading dynamic case management platform, is integrated with the core business applications of an insurance company and typically provides over two-thirds of the customer's immediate needs, with the remaining requirements being delivered through the implementation process.

Our implementation approach provides a faster time to business value with a predictable sub four month implementation. It also provides a lower total cost of ownership along with a methodology for continuous process improvement, as well as an agile framework to support the considerable change ahead.

Dynamic Case Management

Smart Case Folder

The smart case folder provides improved flexibility and decision making, while ensuring adherence to policies and procedures. Key capabilities include:

- ▶ Universal access and management of information and documents
- ▶ Integrated task management including milestones and checklists
- ▶ Integrated threaded discussion management
- ▶ Single point of access for content and data
- ▶ Comprehensive process and compliance support

Content and Document Management

Highly scalable content and document services ensure that the massive amounts of information and documents generated in business operations can be securely and efficiently stored.

Ad hoc Tasks

The task management facility provides rapid adaptation of business processes by allowing end users the flexibility to add or adapt assignments on the fly.

Collaboration

Integrated discussion threads coupled with notification capabilities and the task management facility combine to provide a rich collaboration environment supporting improved decision making, thereby reducing business risk.

Audit

All user and system activities are automatically logged, reducing compliance costs and ultimately business risks.

Business Process Management

A powerful and scalable BPM engine contains work management, process simulation and optimization capability.

Integration

It can be integrated with core insurance systems, databases and workflow systems via web services or messaging systems.

OpenText Products

Base

- ▶ Case360
 - Dynamic Case Management
 - Content and Document Management
 - Business Process Management
- ▶ Case360 Client Management Solution Accelerator for Insurance

Optional

- ▶ Capture Center and Fax Server
- ▶ StreamServe Customer Communication Management
- ▶ Content Server and Records Management
- ▶ Wave Mobile

Key Features

Case Context through Smart Case Folder

- ▶ Human judgment about advancement or resolution of the insurance case does not frequently depend on a single document or activity in isolation, but the collection of case documents, tasks, and data as a whole. Thus, all case information – subject to security and access control rules – is simultaneously available to all users working on the case through the shared case folder.
- ▶ In addition to case data and documents, the case folder provides shared access to case tasks, deadlines, notes, completion status, and audit trails. Cases are structured with a master case folder, underneath which are separate “sub-case” folders linked to processing requests, allowing complete flexibility in the organizational hierarchy.

Customer Centric Case Folder

- ▶ Insured and Adviser centric views of current and historical work as well as associated documents that can be extended to other entities.
- ▶ Insured can have multiple policies linked to cases, processes and documents.
- ▶ Relationships between the customer, the adviser and other customers such as family relationship or same company for group life insurance.
- ▶ Documents are linked between insured, related customers and advisers.

User Experience

- ▶ Persona based user experience to address the needs of the Manager, Supervisor, Administrator, Contact Center users and others as required.

Multiple Channel Support

- ▶ Capture and management of incoming documents via multiple input channels to extend the reach and user experience.
- ▶ Electronic document capture including barcode recognition with document classification which can be optionally extended to include OCR/ICR depending on your organization’s readiness.
- ▶ Document and correspondence generation with a consistent marketing format delivered via any output channel.
- ▶ Tight integration with OpenText Capture Center, Fax Server and StreamServe Customer Communication Management.

Communications with Customer

- ▶ Log any interactions with customers, initiate requests and link to policies and documents.
- ▶ Letter can be selected or composed and sent to customers.

Request Definition and Processing

- ▶ Configurable, extensible, structured process to enable all work to be categorized, indexed, delivered, worked, pending and escalated.
- ▶ Work can be initiated by document scanning, fax, email, electronic forms or by users.
- ▶ Work distribution and escalation based service level for each request type is defined.
- ▶ Refer work to knowledge experts and pending work waiting for information from the customer.
- ▶ Quickly build a library of processes for multiple request types based on the documents and requests from your customers.
- ▶ Define tasks, check lists and help to support the processor of the case.

Ad-hoc and Collaborative Working

- ▶ Case work may consist of a standard request but in many situations the processor may need to perform ad-hoc tasks and collaborate with other experts to achieve a resolution.
- ▶ Processors can utilize a set of standard tasks such as selecting or composing a letter, and calling on a library of additional tasks which could initiate a separate process.

Operational Performance Reporting

- ▶ Dashboards and reports provide visibility into work allocation, volumes, status and trends.
- ▶ Understand the bottlenecks and relocate work to meet services levels.

Audit and Compliance

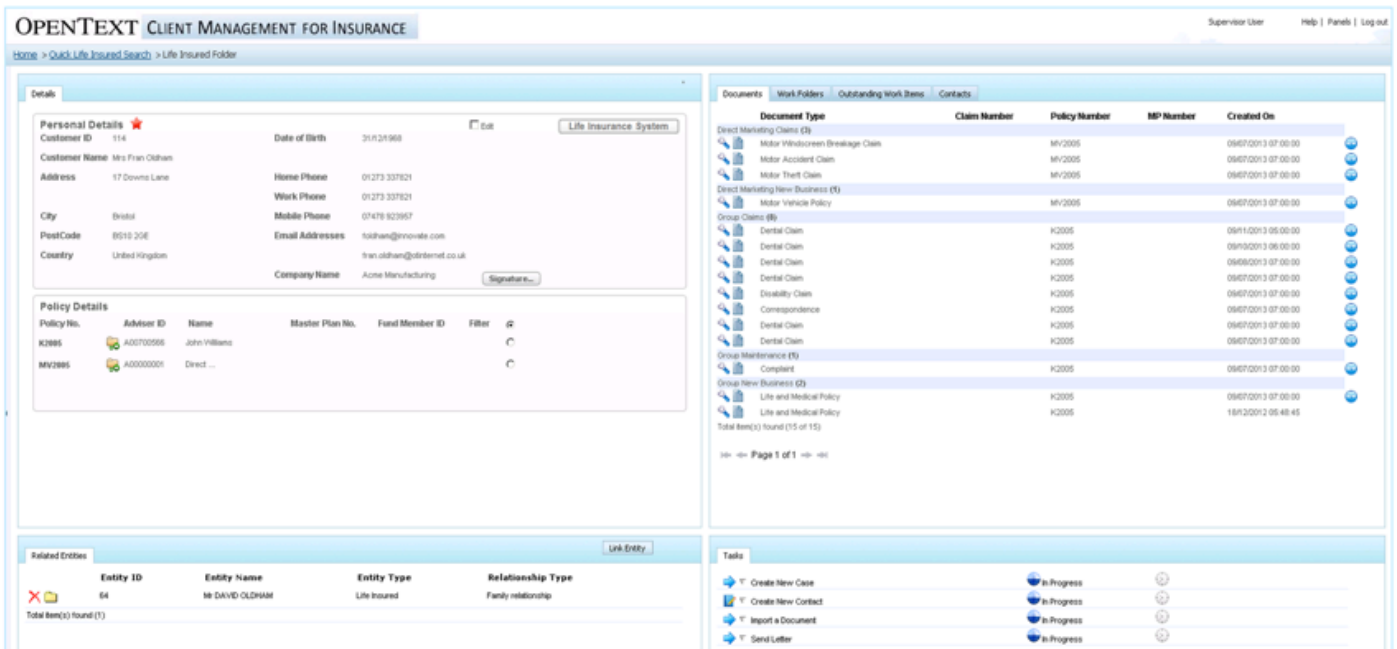
- ▶ Audit to gather information about activities performed on the master case folder, case requests, documents, data fields and users. This provides extensive auditing and compliance for the Insurance teams.

Integration

- ▶ Integration with Insurance Administration systems is achieved by a link between the policy and claim in the insurance system and the master case folder in Client Management to drive user efficiency and provide a single source of truth.
- ▶ Data synchronization is supported through web services or Java Message Services.

Fast Start You Implementation

- ▶ Fully configurable and extensible to meet the specific needs of your organization. Typically provides over two-thirds of the customer’s immediate needs.
- ▶ Faster time to business value within the core back office and customer services operations of Insurance companies.



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