

A Paperless Phase

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In an effort to go paperless, Gore Mutual took a phased approach to delivering a new document generation project

The current business climate places unprecedented pressure on insurers not only to control costs and increase efficiencies, but also to improve customer responsiveness. Today's insurance customers are looking for a comprehensive customer experience that goes beyond traditional explanation of benefits and claims statements. They want insurers to use communication programs that provide personalized information tailored to meet their needs. And they want their insurers to deliver such information in a way that consumers wish to receive it, be it through email, text messages, mailers or any combination of these delivery methods. So how can an insurer provide personalization and efficiency, and still maintain consistency to meet compliance regulations?

**CASE STUDY:
GORE MUTUAL AND HP EXSTREAM**

Gore Mutual, Canada's oldest property and casualty insurer, sought ways to make it easier for their broker partners to do business with them. It ultimately implemented HP Exstream, a document automation software, enabling the insurer to streamline many of its business processes, increase productivity, and significantly decrease document design, production and delivery costs.

Like most insurance companies, the Ontario-based insurer generated large quantities of customer documentation such as policy declarations, billing notices and claims correspondence. This created a number of challenges for its legacy

documentation generation system, including:

- documents stored in multiple systems and formats;
- inflexible systems and documents;
- inefficient process for producing and distributing documents; and
- document design and content creation performed by IT.

FINDING A BETTER WAY

Committed to efficient, paperless workflows, Gore Mutual launched a 'Document Generation Project' to find the right solution to replace its legacy document system. The criteria included a single, intelligent infrastructure for real-time document generation. The company selected HP Exstream, which has fully-integrated capabilities for variable design. For example, the software allows the company to do controlled interactive document editing, testing, real-time composition, advanced data and content integration and output to more than 20 print and electronic formats from a single design. Operating in this kind of paperless environment helps Gore Mutual to serve brokers quickly and accurately, so they in turn can get their clients the information they need.

Gore Mutual took a phased approach to replacing its legacy system. The insurer organized key program deliverables into projects, each focused on delivering incremental value while working toward the overall goal of transforming existing business processes. Using a Web user interface and service-oriented workflow, the company in-





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| Canadian Underwriter (Don Mills, ON) | | | Order/Commande |
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| Date 28.02.2010 | Circ. 12100 | Page 46 | 2 / 2 |

egrated and automated manual steps in the document creation process. Lastly, it organized and aligned internal resources, developing a 12-month plan for migrating users to the new document production system.

Using HP Exstream, Gore Mutual began converting the design and output of its billing documents. Within 10 months, the company had completed their conversion, including personal lines and commercial lines policy declarations.

Reducing paper-based processes in favor of electronic workflows, HP Exstream interactive software allowed Gore Mutual to create an application that manages letter templates, selection of letter recipients, attach documents and dictates the form of delivery into customized print mail queues or electronic distribution. This project was completed in just one year; it has resulted in a dramatic reduction of paper consumption.

SHARING THE BENEFITS

Today, nearly 200 employees use Gore Mutual's document production application daily. Gore Mutual has successfully decreased operation costs, enhancing productivity and customer service. More importantly, it has been able to share these benefits with its broker partners. Brokers benefit from the speed at which letters are now created. The company's increase in efficiency allows brokers to serve their clients faster, thereby allowing time to reach and serve more clients. Brokers are also seeing efficiency in document recalls. Documents are stored so they can be easily recalled and emailed to the broker.

Other key benefits from migrating to HP Exstream include:

Improved customer experience

Now staff, including claims adjustors, can focus on broker and client needs instead of time-consuming paper processes.

Significant reduction in document templates

Most business units experienced a reduction of document templates. One department in particular reduced letter templates by more than 50%, allowing for greater consistency and accuracy.

Decreased risk; enhanced compliance

User authentication based on individual roles in the organization, as well as approval workflows where needed,

provides the control necessary to meet compliance regulations and reduces errors.

Increased productivity

Time spent generating letters has been reduced by 85%. More than 80% of transactions go through automatically, without the need for staff to touch or manage paper.

Reduced costs

The company has reduced its postage, paper and assembly costs as well as development and processing costs. ≡