



Leadership in Document Output Automation

Shifting Client Communication Strategies



Supporting Solutions & Practices for the Insurance Industry

Regardless of the line of business (life, health, annuities, property & casualty, reinsurance...), insurance agents and representatives are faced with a great conflict: capabilities with internal systems do not allow them to service their clients in the ways these consumers expect to interact with businesses today. As a result, time-to-market and relevance to the consumers are jeopardized as existing clients shift their loyalties and new target markets are lost to competitors.

This paper showcases the spectrum of communication requirements across an insurance firm, along with the benefits gained from new technologies brought in to facilitate the transition to newer forms of communication – with consistency in branding and compliance.

Improving client communications with empowering technologies

Client Communications

Insurance firms know they must depend on reliable, consistent and frequent communication with their customers, or fall peril to consumers' fickle loyalties and eventual loss in market share. To effectively communicate with their markets, organizations need to work with the modes of communication used by their target consumers.

While new ways of contact are evolving at an increasing pace, today the most common method is still in the written form. Since communication across many stages of the insurance life cycle is paper-based, communication with clients has traditionally also remained as paper-based content.

Insurance provisioning is really about information access. Therefore, it should be no surprise that new media used for information-gathering are also being used by consumers in their insurance purchases and ongoing information search transactions. For the carrier, this information typically resides in the "document".

And so there is a disconnect: consumers look for answers to their insurance queries using a vast array of technologies and media ... while traditional insurers still communicate with their markets primarily through the paper-based document. Clearly, insurance providers are missing out on critical consumer interaction scenarios!

Having the ability to communicate with clients through the media they prefer (phone, fax, print, email, web, SMS, mobile communications etc.) is a critical success factor for companies expecting to engender long term loyalty and lifetime value from the client. Companies that want to stay in step with their consumers have begun the transition of legacy environments to allow their staff to support multi-channel communications.

The 'Document'

While much of the industry is still constrained by paper-based processes, forward-looking firms are taking the lead to establish a multi-channel communication environment in their operations. This means the core processes across the document development cycle need to be flexible and easily modifiable to meet the variety of consumer requirements, while still ensuring that corporate branding and regulatory standards are maintained. The three distinct components central to document development are:

- I. Document Preparation
- II. Interactive and On-Demand Document Generation
- III. Unattended and Batch mode output requirements





I. Document Preparation

For the vast majority of documents insurance firms produce and customize for clients, an element of design and preparation is required. New product design is a collaborative effort with input from various groups across the firm: underwriters, marketing, finance, legal, risk managers, amongst others. When interactive templates can be designed with business rules engines fully integrated into the layout, personalization and customization efforts by internal users of the templates become easier while still remaining consistent with corporate branding and regulatory compliance standards laid out in the templates.



II. Interactive & On-Demand Output

For frequent ad-hoc and interactive communication with clients, internal users (ie: agents, brokers, customer service professionals, etc.) who have the ability to tailor outgoing communications to provide personalized content have a stronger ability to create and maintain long-term relationships with the customer – and thereby generate higher loyalty from the client. Interactive or on-demand communications requires an ability to tailor communications in any form (print, fax, email, web, etc) to provide content that is relevant to the consumers' needs. This requires an interface for Business Users that allows for on-the-fly tailoring of otherwise 'standard' documents – while maintaining a tight adherence to business rules, corporate standards and internal processes.



III. Unattended & Batch Mode Output

There are many forms of regular, planned distributions that must be generated like monthly invoices, quarterly statements, annual tax forms, etc. While these output requirements may not require human intervention or client customization, systems should provide for the ability to run these in batch mode, and should also allow for the provision of custom inserts to be included with batch distributions if required.





Inefficiency of Legacy Systems

Across the preparation, interactive and batch output processes, there are a mix of systems and technologies that were introduced as requirements evolved over the decades. In most firms, the last huge overhaul was to prepare for the Y2K requirements... and that was 12-15 years ago!

The inefficiencies of these systems can be seen in many areas across the document generation process:

- Long production times
- High maintenance costs
- Proliferation of documents & forms
- Significant time and skills for coding and updating documents
- Lack of professional personal communications
- Jeopardized integrity of branding & compliance standards
- Limitations on adapting/scaling for growth

Progressive firms today are reviewing existing systems for improved communication capabilities at the desktop. Business Users require tools that allow them to deliver better market share and improved bottom-line results in the face of increased competition, changing landscape, and the requirements and expectations of the incoming generations of consumers. Equipping the firm to efficiently address the target market means:

- Modes of interaction and communication must change
- Product offerings and associated packaging must be aligned with the market
- Core internal solutions must deliver capabilities to business users to allow them to achieve targets

For the most part, these legacy systems were great for what they were brought in to do. The failure with these systems today lies in their inability to cope with the new modes of client interaction and savvy Business Users who are comfortable with the newer empowering desktop solutions.

“Xpertdoc increased our efficiency by some **80%**, allowing us to create models and versions in minutes, where standard processes would have taken days. Xpertdoc also gave us the precision and accuracy needed in completing such a complex task.”

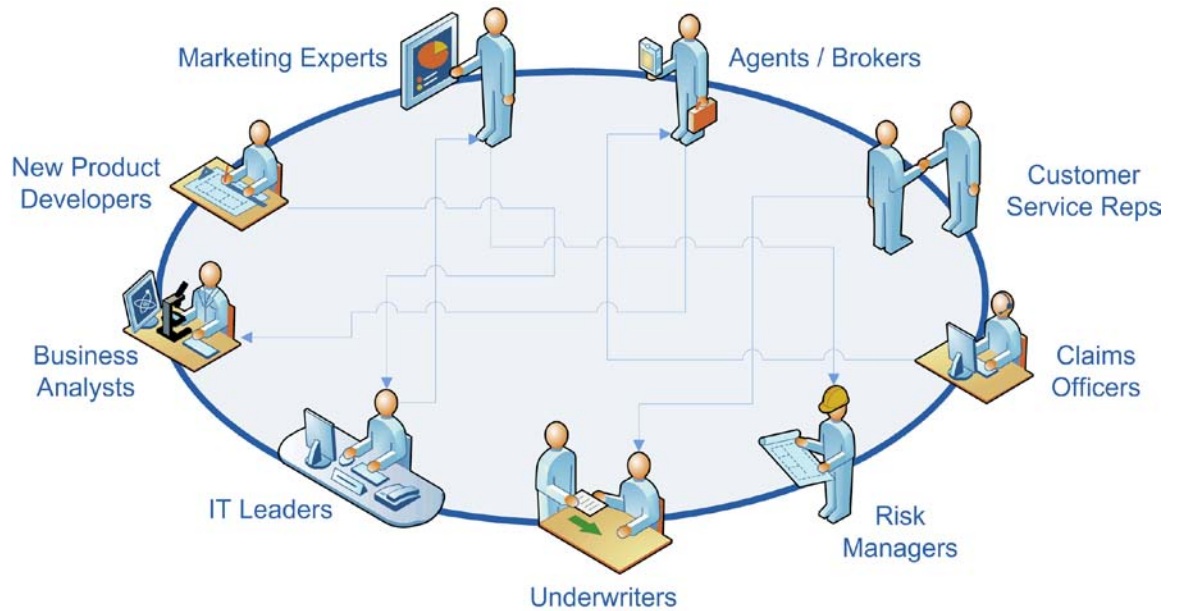
Mr Claude-Alain Généreux,
FPAA
TD Insurance Group





Diverse Business User Roles

There are a great many individuals, across many departments, that at one time or another interact with the end-consumers. Roles represent various segments of the consumer life cycle with the firm – reflecting a wide range of communication requirements.



Considering these noted typical roles in an insurance firm, we can see how individual requirements from an interactive document output solution will vary based on the point of interaction with the client:

Internal Role/Position Requirements From Document Output Solutions



Marketing Experts

Ensure strong brand compliance & messaging across all product collateral
Provide integrity in branding, messaging & design



New Product Developers

Streamline throughput efficiency
Collaborate across multi-functional teams in marketing, underwriting, content providers, etc





Internal Role/Position Requirements From Document Output Solutions



Agents & Brokers

- Grow market share - new prospects & client retention strategies
- Accelerate proposal/quote generation processes
- Deliver timely tailored client policies
- Access real-time service portals for all communications



Customer Service Reps

- Improve time-to-market on client contacts
- Generate tailored distribution campaigns
- Simplify and streamline high volume of personalized communications



Claims Officers

- Provide rapid, reliable case management with letter composition aggregating standardized verbiage with case data and ad hoc content



Risk Managers

- Assure prompt compliance with regulatory changes



Underwriters

- Consistent dependable development on new products



IT Leaders

- Reduce maintenance cycles
- Provide scalable configurable enterprise deployments
- Empower business users while enabling IT support and stewardship



Business Analysts

- Realize increased efficiencies and significant cost reductions across the business

While roles across the firm are diverse, and communication points with the client are equally varied, organizations need to ensure consistency in the standards, branding, positioning messages and compliance across all interactions.





The Document Life Cycle

The creation of any document passes through a variety of stages from concept to design through to generation. In an insurance context, we should consider the following core processes in the document life cycle: Document Design, Document Creation, Package Assembly and Distribution

I. Document Design



- Templates
- Wordings
- Rules
- Media Content
- Data Stores
- Collaboration



Asset Management

II. Document Creation



Interactive

- Business Context
- Document Selection
- Document Output



Batch

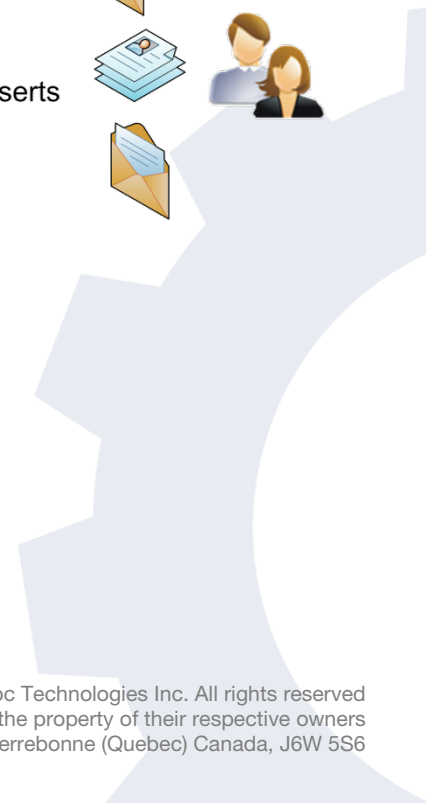


Review
Collaboration
Approval

III. Package Assembly and Distribution



- Address Cleanup
- Barcoding
- Sorting
- Householding
- Digital (On Demand) Inserts
- Stock Inserts
- eDelivery





**Xpertdoc
Template Designer**



**Xpertdoc
Content Auditor**

I. Document Design

In the insurance context, the document is still the primary form of communication used with clients. The design of all documents invariably calls on collaboration between diverse teams across the firm. Both the design of new collateral and updating of existing content brings in to varying degrees the skills and input of various players across the firm: underwriting, actuaries, marketing, product specialists, legal, finance, etc. - all work together to create the design components

of any new document. Leading firms provide an open collaborative environment for these content contributors. Leveraging existing technologies and platforms encourages easy regular collaboration using efficient tools already known to the user.

This process also encourages self sufficiency in the team, quicker development time and also typically reduces the role of IT in the design and maintenance of documents.



**Xpertdoc Solution
for Microsoft CRM**

**Xpertdoc Solution
for Microsoft
SharePoint**

II. Document Creation

Once the content has been laid out, a template can be designed and published to the user community. With a standard template easily accessible by the community, documents can be tailored in response to interactive user-generated requests or system-generated runs. The template design should allow for the interactive personalization of documents that tailor the content to the recipient's needs.

A strong rules engine that houses the business policies, logic and rules when integrated within the template design will allow the Business Users

to select personal data and content from a variety of data sources. Data can be pulled from enterprise systems like CRM, ECM, SharePoint, and insurance specific systems like claims processing, policy systems, etc to include personal content in the generated document.

Custom content can also be added by Business Users "on the fly" to include personal messages, media, graphics, images, maps, etc. Once the required document is ready, the batch and/or one-off requests then get prepared for print and assembly.





**Xpertdoc
Template Manager**



**Xpertdoc Interactive
& Batch Fulfillment**

III. Package Assembly and Distribution

With today's capabilities, the document generation and assembly can be done at an internal mail room, an external mail house or even at the user's desktop. Print requirements from insurance firms often lead to thousands of personalized documents in a day. One-off documents can be prepared for distribution immediately, or collected for consolidation and mail-out at the end of the day for greater cost efficiency.

Leading firms today communicate with their customers through numerous ways: phone, fax, email, the web and through printed materials. The generated document has to find

its way to the intended recipient – the prospect or customer. As such, a variety of distribution and fulfillment options (ie PDF, HTML, Print etc) is required for progressive firms that wish to embrace the wide spectrum of communication forms. The more flexible the fulfillment options are, the wider the spectrum of contact points with the end customer. Significant cost savings can also be achieved by streamlining mailroom processes or leveraging electronic delivery. And the more accessible these options are to the internal Business Users, the greater speed at which such documents can be distributed to the end intended market.



Enterprise Challenges

There are many changes occurring with insurance providers today: mergers and acquisitions, organic growth, competitive pressures, business contraction, new market expansion, rationalization of product offerings, and so on... In all cases, these changes necessitate a consolidation of marketing and branding compliance in order to efficiently gain consumer recognition and thereby, client loyalty and market share. Marketing standards and accurate representation of regulatory compliance for the new entities are pervasive through all forms of documentation generated by the company. And, regardless of the changes being managed, one thing that is undeniable in this industry is that these businesses continue to produce a wide and varied range of documents.

When reviewing the processes associated with document output across an organization, firms should think of both the client-preferred modes of communication, as well as the internal user requirements. These two perspectives, in the context of the enterprise infrastructure, can bring a solid future-proofed evolution of communication efforts for the insurance provider. Some considerations to factor into the deployment include:

Inter-System Compatibility	<ul style="list-style-type: none"> • Integration with existing systems to provide continued life to earlier investments
IT Staff Training	<ul style="list-style-type: none"> • Down time • New platforms & technologies • Compatibility with skills
User Training	<ul style="list-style-type: none"> • Down time for staff using the systems • Ease of use for widespread acceptance
Financial	<ul style="list-style-type: none"> • Aggressive ROI is essential • Benefits should offer cost savings and productivity gains

“We appreciate the flexibility of the Xpertdoc solution, which allows us to save costs and avoid delays in the design and maintenance of complex documents.”

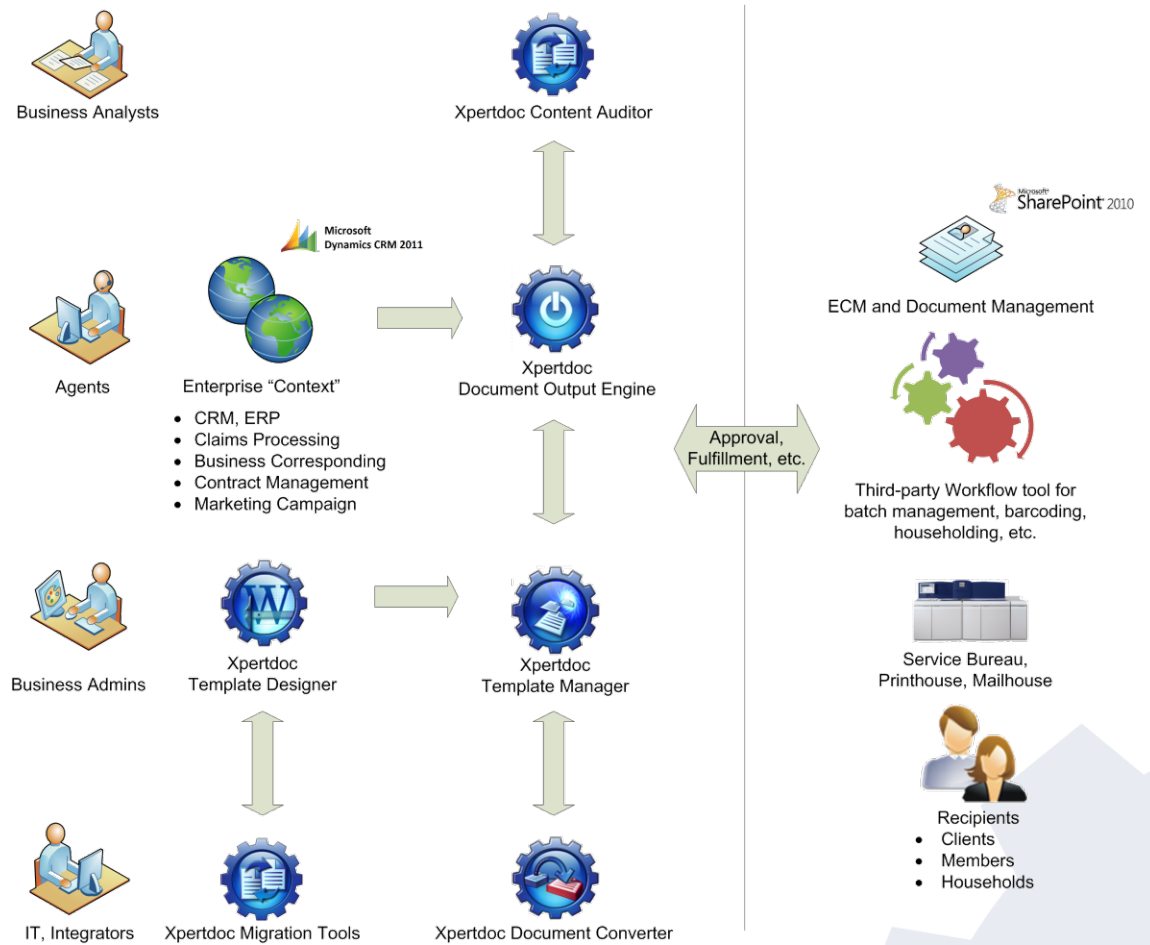
Mr Alain Jordan
VP Information
Technology
L'Excellence Life
Insurance Company
(An Industrial Alliance
company)





Xpertdoc Solutions

Xpertdoc offers technologies that bring immediate value to the core process areas associated with document design and output. An OpenXML solution, Xpertdoc leverages the widespread deployment and adoption of various Microsoft technologies – namely Microsoft Word for templates and Microsoft Dynamics CRM and Microsoft SharePoint for user access integration. Leveraging these known environments means training time is minimal (just minutes for the Business User!) and increasing adoption rates for the introduced personalization capabilities in all client communications.



Xpertdoc offers various technologies to support firms at various stages of the document life cycle - as noted in the above diagram.





Improving Productivity & Reducing Costs Across the Firm

The following core capabilities are consistently delivered, enhanced and supported by the solutions:

“Xpertdoc was selected for the business agility it brings to our practice. We are able to retain the features of our existing Pro Law system that our firm is used to, while bringing new best of breed technologies in document output automation to empower our professional users.”

Beau Mersereau
Software Development
Manager
Fish & Richardson P.C.



- Off-the-shelf multilingual capability including support for alternative paper format, double-byte characters and right-to-left or top-down text direction
- Seamless, off-the-shelf integration with Microsoft Dynamics CRM and Microsoft SharePoint
- Easy integration with existing systems, from legacy mainframes and enterprise content management to modern claims processing solutions
- Business user empowerment through an easy-to-use and extensible interface
- Advanced content integration (documents, charts, media) from enterprise repositories
- End-to-end solution covering the entire document production flow, from design to fulfillment and tracking
- Leading-edge document assembly capabilities leveraging the Open XML format
- Server-side, enterprise-strength document output provides high-end performance, robustness and reliability
- Comprehensive configurability and extensibility model supporting core IT integration and advanced business rules



Results, Benefits & Improvements

There are more than 100,000 users from hundreds of organizations using Xpertdoc today, ranging from Insurance to Banks, Legal, Manufacturing and Government. While Xpertdoc clients vary in their deployment parameters, scope and timescales, typical results for Xpertdoc integration in a mid-to-large scale environment include:

Deployment Results

- Productivity gains up to 80% and cost savings up to 50%
- Out-of-the-box deployment in less than a week
- Clients feel valued and develop strong brand loyalty
- Rapid time-to-market delivery for new/modified products
- Known enterprise technologies leveraged for rapid adoption by Business Users
- Reduction in human error and improved quality of communications

Business Functionality Benefits

- Personalized content and tailored communications from enterprise interfaces “on the fly”
- Integrated high impact templates (multiple data sources, text, images, graphics & media content)
- Rationalized, consolidated templates allow for multiple variations during document generation and distribution
- Custom branding by partners/brokers/agents in keeping with corporate compliance standards
- Workflow management within the document output interface
- Document changes completed within days if not hours compared previously to weeks of effort
- High volume output from the desktop (10m pages of Word documents per day; 1m pages PDF documents per day - on a **single server**)

Infrastructure Gains

- Incorporated business rules engines that prioritize and sort required content from multiple systems
- Attachments (custom and stock) from enterprise libraries (ie: SharePoint) added and consolidated with outgoing cover documents - at the desktop
- Mail service rules compliance (bulk distribution, digital and on-demand print, house holding, etc) for higher efficiency and reduced cost
- Document archiving security - using metadata to adhere to corporate records management policies
- Enhanced multi-channel fulfillment supported at the desktop (print, fax, email, PDF/XPS, HTML, etc)
- Easily scalable for staged enterprise deployment

Published By

This paper has been prepared from a 10+ year perspective of Xpertdoc Technologies Inc. – a technology firm offering Best-In-Class solutions for document output. Authored by Varsha Bhat, a seasoned professional who has assisted countless firms in achieving high performance with their client communication strategies.

www.xpertdoc.com - for details on the technologies noted in this paper

www.client-focus.com - for Varsha Bhat's blog on client communications

About Xpertdoc

Xpertdoc is a leading provider of document output solutions. Xpertdoc's product suite helps corporate users to streamline the process of document production while increasing productivity, speed and quality. As a Microsoft Gold Certified partner, Xpertdoc Technologies leverages the full power of the Microsoft Word platform for expressive and professional client communications. For more information, visit Xpertdoc at www.Xpertdoc.com.

About Varsha Bhat

President of Xpertdoc, Varsha Bhat is an accomplished international public speaker, often called upon for written contributions on client communication strategies. She offers her expertise to business students through college and university programs, and peers through various member associations. Visit her profile on Linked-In <http://ca.linkedin.com/in/varshabhat>.

“Xpertdoc is a fantastic solution. I'd done a fair bit of analysis of the available technologies in the automated document output / variable data printing sector and it is evident I had discovered a gem in Xpertdoc...”

