

# A top-five North American insurer implemented SmartCOMM to streamline customer communication management and cut software maintenance costs.

## SNAPSHOT

### Industry & Region

Insurance, United States

### Project Highlights

A top-five North American insurer aimed to develop a robust and scalable CCM platform. They first updated their existing CCM on OpenText Exstream, then embarked on a long-term plan to implement Smart COMM to standardize and centralize customer communications across the enterprise. The decade-long project migrated over 5000 forms to the cloud across various lines of businesses. Generated through Interactive, Batch and On-demand models, this process helped the insurer improve customer engagement, increase efficiency, and drive cost savings.

### Benefits



Enabled enterprise and operations-wide standardization



Enabled distribution channels for better customer communication and experience



Established an innovative platform for future CCM growth and expansion

## CLIENT OVERVIEW

The top-five North American insurer principally serves auto insurance and provides coverage for more than 24 million motor vehicles owned by more than 15 million policy holders. The insurer writes private passenger automobile insurance in all 50 U.S. states and the District of Columbia.

## BUSINESS CHALLENGE

The insurer had applications housed on premises with outdated versions of Exstream, and most of them needed an upgrade to meet the rising standards of customer communication. However, these upgrades required hefty costs and time, while also needing to be done every two years. In addition, the insurer's existing CCM relied on a complex legacy system of real time, interactive and batch applications that failed to efficiently handle an increasingly large volume of letters. This further hindered accurate and active communication with customers as well as underwriting speed.

The insurer decided that the best way to cut costs and drive operational efficiency was to transition from their on-premises system to a cloud-based CCM solution. Because their existing platform on Exstream was not offering Cloud SaaS models, they needed to purchase a cloud-based modern and flexible CCM platform that could help streamline communication processes, improve consistency, and operate independently without continuous intervention from the insurer. As a short-term solution, the insurer decided to upgrade to the latest version of Exstream (V16.6). Then, they chose VM as a partner to help select a Cloud CCM product and migrate all active forms to the cloud in record-breaking time. This long-term Cloud solution would cut further software maintenance costs and upgrade delays in areas Exstream was not offering.

## SOLUTION OFFERED

Since ValueMomentum had been a CCM IT services partner to this insurer for more than 10 years, VM was able to easily align on business objectives and help the insurer build and configure enterprise-wide architecture to support CCM engagements on OpenText Exstream and SmartCOMM. SmartCOMM was identified as the most economical Cloud solution, as the licensing cost for it was less when compared with OpenText Exstream in a multi-year contract (5 years).

VM helped the insurer upgrade to the latest version of Exstream within a short time without compromising on the quality. Using real time, interactive and batch delivery models, VM designed and developed more than 120 applications across multiple LOBs like Personal Lines, Commercial Lines, Claims, Umbrella and Billing portfolios etc. in Exstream. In addition, VM helped the insurer transition from using interactive and live editors on premises to browser-based editors.

After upgrading Exstream, VM helped leverage high value SaaS solutions through SmartCOMM to fully pave the insurer's full transition to the cloud. Using automation and accelerators, VM provided end-to-end design flow to migrate around 4,800 active forms, including complicated, interactive-driven underwriting and billing applications. This included initiating and implementing on-demand and ad hoc Standalone applications to accommodate various digital communications requests (e.g., paper suppression, email). Without compromising on the quality and compliance, VM worked with the insurer's upstream and downstream systems to meet their goals in record time.

## Technology Stack

- CCM Platform: OpenText Exstream, SmartCOMM
- Interactive Document Workflow: Exstream Live Editor and Empower, SmartCOMM Draft Editor
- Batch Document Processing: Control M Scheduler
- Database Management System: MS SQL Server
- Others: DocuSign, MS Azure, Web Services

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**The Insurer's new integrations provide customers with the ability to choose distribution channels to receive their policy and billing information. Interactive forms on SmartComm provide easily reproducible and customizable messaging for underwriters to utilize as well, cutting manual edits and improving operational efficiency.**

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## VALUE DELIVERED

With this up-to-date, cloud-based CCM solution, the insurer will be able to deliver personalized communications management and increase customer satisfaction. Their new integrations provide customers with the ability to choose distribution channels to receive their policy and billing information. Interactive forms on SmartComm provide easily reproducible and customizable messaging for underwriters to utilize as well, cutting manual edits and improving operational efficiency. The SmartComm solution replaces various small third-party licensed tools and in-house applications and allows CCM to function under a simplified central platform. This ultimately helps the insurer standardize and regulate content across channels with speed and quality while cutting maintenance and upgrade costs.