Gore Mutual automates document platform to improve productivity

Canadian insurance firm deploys HP Exstream interactive document applications for extreme results

Industry
Insurance

Objective
Replace legacy document generation system with a flexible solution to improve efficiency, consistency and accuracy

Approach
Sought a single, enterprise customer communications solution with robust functionality and flexibility for design through delivery of high-volume, on-demand, and interactive applications

IT matters
• Web-based document creation enables Gore Mutual employees across all locations

• Letter templates reduced by 56 percent in some departments

• Increased control resulting in fewer errors and better compliance

• Time spent generating letters reduced from more than 15 minutes to approximately two or about 85 percent

Business matters
• Reduced postage, paper and assembly costs and lowered document development and processing costs

• Trained employees save up to six man hours a day

• Decreased in manual processes allows employees more time to focus on clients

GORE MUTUAL INSURANCE COMPANY

> "Using HP Exstream saves a huge amount of document generation time which means our trained staff can focus on key customer-facing needs including enhanced service delivery."

– Lisa Whaley-Chase, project manager Gore Mutual

Enterprise automation platform delivers robust document solution

Gore Mutual had exceeded the capabilities of its legacy document generation system. Process inefficiencies meant it needed a robust new solution to drive the business forward. The HP Exstream solution has reduced postage, paper and assembly costs and lowered document development and processing costs. More importantly, it has improved print consistency and accuracy.

Customer solution at a glance

HP services
• HP Exstream

Challenge

Faster service, high compliance

Gore Mutual is one of Canada's oldest federally-licensed property and casualty insurers and was named the #1 insurance company in Ontario in 2006 and 2008. Like most insurance companies, the Ontario-based insurer generates large quantities of customer documentation such as policy declarations, billing notices and claims correspondence. Its customers demand faster service while the need for maintaining compliance remains critical.

Gore Mutual exceeded the capabilities of its legacy document generation system so that significant programming changes were necessary to make even simple changes – and the realization that many of Gore Mutual's processes were inefficient prompted a search for a more robust solution.

For example, claims adjusters were spending approximately 2.5 hours per day creating letters in Microsoft® Word, printing them on desktop printers, scanning them into the document management system, affixing postage and mailing. Gore Mutual's document services team regularly received stacks of letters to be manually scanned and assembled with other documentation and attachments.

As a result, Gore Mutual launched a Document Generation Project to find the right solution to replace its legacy system. The number one criteria was for a single, intelligent infrastructure for document generation and distribution. This would allow business units to control content while providing consistency and compliance support with automated processes and real-time document generation

Solution

Intelligent, live document applications

"The HP Exstream solution proved that it would meet our requirements and was considered the more mature product following a proof of concept demonstration. To assist us with our final decision we obtained positive references from other companies using the product and conducted an onsite visit with a large financial organization," says Sean Christie, VP Strategic Projects.

HP Exstream software provides fully integrated capabilities for end-to-end document processing, with output to more than 20 print and electronic formats from a single design, and assured document delivery. It meets the most sophisticated document generation requirements – from developing and streamlining high-volume bills and statements to personalizing and automating fulfillment of on-demand policies, claims correspondence, quotes and proposals.

With initial help from HP Exstream specialists and using HP OnDemand deployment software, Gore Mutual converted the design and output of its billing documents then progressed to personal lines, commercial lines and auto policy declarations. This was accomplished in just ten months.

In parallel Gore Mutual engaged a third party to develop a Web application that integrates with the HP Exstream interactive capability. Reducing paper-based processes in favor of electronic workflows, HP Exstream allows users in any Gore Mutual location to create letters, select the recipients, add cc documents, dictate the form of delivery and attach documents from the document management archive. Users can create letters by selecting a pre-formatted letter template, or make edits in designated areas and submit for processing following business workflows. The document and accompanying instructions go to the print stream and a copy in PDF format is automatically sent to the document management system.

Benefits

Greater control

Most business units experienced a streamlining of documents. In one department the letter templates were reduced by about 50 percent, significantly reducing complexity. Gore Mutual now has about 200 HP Exstream users using their DocPro application daily.

"The key business benefit of using HP Exstream is the amount of time saved," says Heidi Sevcik, Vice-President Claims, Gore Mutual. "This gives our trained claims adjustors more time to focus on claims adjudication and on clients."

Learn more at
hpexstream.com