

Brochure

# Integrate CCM with your core systems

Go digital with HP Exstream Accelerators for Guidewire InsuranceSuite®





HP Exstream customers have won 59 DALBAR awards for outstanding customer communications.<sup>1</sup>

# Integrate digital customer communications management (CCM) with Guidewire InsuranceSuite

Streamline processes and communications to engage customers, enable productive agents, and achieve a better bottom line

Very few of your policyholders spend time imagining how your communication processes interact with the underlying systems—including those for policies, underwriting, billing, and claims—that support your business. Many, however, will expect instant quotes and count the minutes that it takes to get a response after filing a claim.

A recent study reported that companies that prioritize the customer experience generate 60% higher profits than their competitors.<sup>2</sup> And according to Forrester Research, Inc., “supporting modern communications is a top priority,” and the primary concern for the majority of insurers is to “improve customer service with more rapid and targeted customer communications.”<sup>3</sup>

For many businesses, the biggest obstacles to effective communications are the number of different authoring tools used across the organization and the variety of legacy systems that cannot support modern channels. In fact, Forrester found that 65% of the insurance firms they surveyed rely on legacy systems for over 50% of their communications.

And customers are taking note. Forrester drives the point home: P&C “is not being transformed by regulation but by digital disruption. Web and mobile access are driving consumers to insurance comparison sites, which ultimately lead them to online account opening.”

## Transition to actionable customer conversations

HP and Guidewire provide a combined, best of breed solution for insurance companies. Guidewire InsuranceSuite delivers a complete set of applications to support your core operations: underwriting, policy administration, billing, and claims management.

By complementing a Guidewire implementation with HP Exstream, you can automate the creation, assembly, and delivery of time-sensitive communications for actionable customer responses using new digital channels. The HP Exstream accelerators for Guidewire InsuranceSuite enable insurers to transact business more efficiently and connect with today’s multimedia consumer who expects targeted, relevant, and highly personalized communications.

Drive actionable customer conversations with clear and concise language that is compliant, accurate, and controlled. Apply digital communications to policy administration processes to not only accelerate contracts, but also drive new services campaigns through new channels like personalized video messages for client onboarding. Enable email alerts to mobile workers requesting missing or additional information, reduce fraud through automated claims and first notice of loss (FNOL) communications, reduce postage by offering digital channels, save time with digital signatures, and enable access to dynamic statements across desktop and mobile devices. A multichannel CCM solution, HP Exstream provides the broadest portfolio of customer-centric delivery platforms on the market, including ECM, XML messaging, printing, email, and the web, as well as SMS/text, MMS, video and app-ready content for mobile devices.

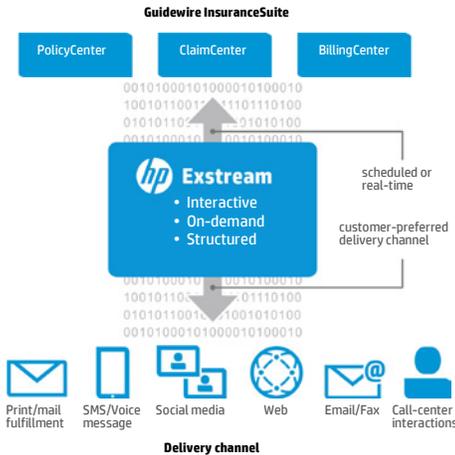
<sup>1</sup> Based on HP internal data and DALBAR winner list at [dalbar.com](http://dalbar.com).

<sup>2</sup> A new independent consumer study commissioned by TalkTo reveals consumers frustrations with customer service phone experience.

<sup>3</sup> “Insurance Companies Are Falling Behind In Delivering Modern Communications.” Forrester Research, Inc. November 2012.

<sup>4</sup> Based on internal HP data collected from 2004-2014 from hundreds of HP Exstream customers. Data was compiled from a variety of sources, including case studies, articles, press releases, performance tests, customer presentations, award submissions and more.

## Easily integrate your administration and communication processes



## Empower your business users

Make the most of every customer touchpoint. HP Exstream Empower Editor provides your employees on the front lines of customer interactions with a single, thin-client interface within Guidewire. It's easy to use and helps ensure compliance for critical correspondence. Insurers can deliver actionable communications with targeted and personalized messages, including quoting, proposals, contract binding, onboarding, cross-selling, catastrophic warnings, compliance, fraud prevention, dynamic billing statements, and negotiated claim estimates.

HP Exstream is proven to improve the customer experience and make customer interactions more profitable. Guidewire-ready, HP Exstream quickly and easily integrates with Guidewire InsuranceSuite and can effortlessly access your customer data, preferences, system data, and rules to create insightful, compliant, and impactful customer communications.

## Real-world ROI

HP Exstream customer communications are proven to fuel profitable business. Our customers see real-world benefits, like reducing document<sup>4</sup>:

- Processing time by an average of 77%
- Production costs by \$1.5 million per year
- Maintenance costs by over 58% a year
- Inventories (templates) by over 75%

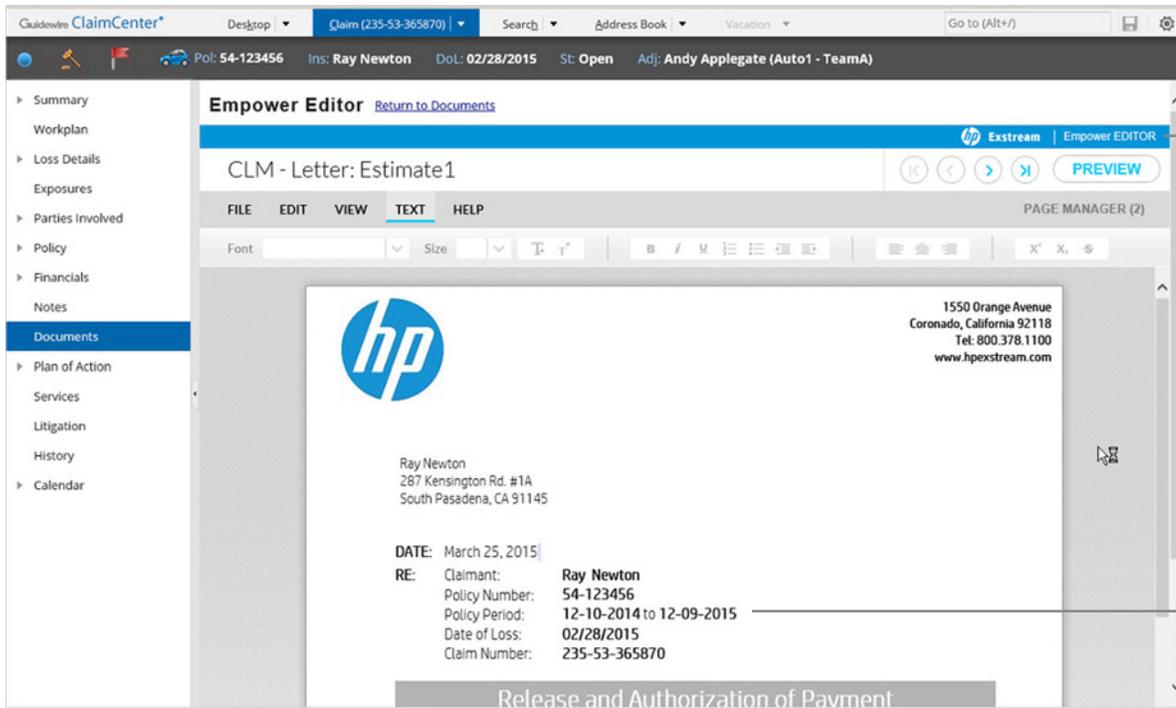
Plus, HP Exstream has helped customers on average reduce postage and paper costs by over \$1 million per year.<sup>4</sup>

In fact, enterprises find that investing in customer communication management quickly pays for itself. Modernizing communications from HP Exstream and Guidewire can not only help you create better customer relationships, it can have a direct, positive impact on your bottom line.

Consider the following business challenges, and the real-life solutions provided by HP Exstream:

Business challenge	HP Exstream helps customers...
Inflexible transaction systems and communications that are poorly integrated with underlying systems	Easily capture, repurpose, and integrate data from Guidewire InsuranceSuite to enable real-time triggers from the front office to start back office processes for multichannel customer communications.
Outdated customer communications	Modernize customer communications and improve brand consistency, compliance, and personalization. Reuse content for multichannel communications that are securely delivered.
Costly paper print/mail processing	Lower costs with increased automation of paper-based processes while consolidating multiple documents into a single delivery model based on customer preference. Plus, you can avoid many paper-based costs by sending communications electronically.
Costly to manage multiple communications management systems across lines of business	Reduce annual software maintenance and labor costs through application consolidation and standardization, using a single, enterprise-wide CCM platform, deployed from any application across lines of business.
Difficulty retaining customers and the risk of losing one or more major customers	Deliver a better customer experience with more rapid and targeted communications that improve customer service, loyalty, retention, and satisfaction. This can lower the cost of acquiring, onboarding, and servicing customers and improve your net promoter score.
Declining customer experience due to fragmented, confusing, incomplete, and delayed response	Integrate systems of multichannel engagement to enable event-driven tasks and decisions that ease and accelerate customer responses and actions through intuitive user experiences.
Manual, error-prone reviews and approvals result in inconsistent communications	Streamline business processes by integrating customer communication platforms and applications. Smooth workflows and eliminate manual steps with the ability to automate multi-level approvals in the process. For example, you can trigger internal approvals and generate communications to keep the process moving. Use data-driven dynamic assembly and routing to enable straight-through processing that reduces costs.
Maintaining numerous documents or intelligent templates across lines of business	Reduce the number of templates required to generate accurate and compliant correspondence on-demand with object-oriented platform where content is built once and reused across applications/documents. Intelligent templates created with HP Exstream can serve multiple purposes and include appropriate content inclusion or exclusion based on business rules.
Inconsistency across product lines	Manage branding and language across targeted segments and product lines.
Failure to meet regulatory reporting	Improve reporting accuracy to quickly comply with new regulatory requirements via a centralized and controlled role-based compliance inventory database.

## Count on an effortless Guidewire integration



Controlled editing lets you personalize while avoiding risk

Automatically populate with up-to-date, compliant content

# #1

For eight years running, Celent has ranked HP Exstream number one amongst CCM vendors in Insurance P&C and L&A deal trends<sup>5</sup>

<sup>5</sup> Monks, Karen and Michael Fitzgerald. "North American Insurance Software Deal Trends 2013: Life/Health/Annuity Edition." Celent. June, 2014.



### Simple template search and maintenance

HP extended Guidewire's Template Source plugin to enhance search and management capabilities. Users can search to get the right template across various lines of business. Guidewire now automatically "knows" which templates can be generated using HP Exstream and their associated HP Exstream Command Center jobs and application packages.

### Why Guidewire?

Guidewire provides flexible core systems that enable you to deliver insurance the way you've always wanted to. Guidewire serves one industry—Insurance P&C—and focuses on one challenge: enabling you to replace your legacy core systems. You can be confident of success because of Guidewire's exceptional track record of more than 100 live implementations since 2004.

### Why HP?

HP Exstream has a strong market presence with more than 850 companies across a variety of industries using HP Exstream to drive top line growth, build customer loyalty, and cut costs. More than 170 insurers use HP Exstream—including Nationwide, State Auto, CSAA, and GEICO—and several joint customers also use Guidewire PolicyCenter, ClaimCenter, and BillingCenter.

### Contact us

Contact an HP Exstream representative to find out how we have changed the way our customers do business. For more information about the HP Exstream customer communication management solution, please contact us at [exstream.info@hp.com](mailto:exstream.info@hp.com).

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