

## Case study

# Donegal Insurance Group enhances customer communications



**HP Exstream saves time and money while improving document quality**

### Industry

Insurance

### Objective

Streamline the production and delivery of customer communications and documents

### Approach

Researched the market for suitable communications management systems

### IT matters

- Simplifies high-volume printing and reduces workload through re-usable forms
- Introduces document standardization to reduce the need for multiple templates

### Business matters

- Speeds time-to-market and produces significant savings in time and money
- Generates professional, high-quality documents that are easier to read



**“HP Exstream gives us the ability to meet the demands of our customers, whether that’s agents or policyholders. It provides us with the flexibility and power to design modernized and professional documents quickly and efficiently.”**

– Brian Donovan, AVP of information services, Donegal Insurance Group



### **Streamlined customer communications**

Pennsylvania-based Donegal Insurance Group generates thousands of customer documents a day. Moving from its existing mainframe to the HP Exstream customer communications management system and implementing e-signatures has saved time and money and gives its documents a cleaner, more modern look.



## Challenge

### Increased productivity

Growing your business is obviously a sound financial move. What makes it even more profitable is to protect the bottom line by introducing technology that enables you to accommodate extra work without increasing headcount or impairing service.

Donegal Insurance Group has certainly achieved the business growth. From its 1889 start as a modest mutual, generic expansion and acquisitions have seen it develop into an A-rated insurance group that achieved 2015 gross revenue of over US\$800 million. The Pennsylvania-based organization now consists of nine companies offering property and casualty insurance through a network of 2,500 independent agents in 22 states within the Mid-Atlantic, Mid-Western, New England and Southern regions of the USA.

The group has been mindful of how it can use technology to gain maximum benefit from this successful expansion. Since the insurance industry runs on large quantities of complex documentation, Donegal put the spotlight on efficient document management with a transformation that started in 2013.

“At that time, as far as the design and customization of documents was concerned, we were dealing with older technology,” explains the group’s AVP of information services, Brian Donovan. We were definitely looking for something more modern and flexible that we could open up to more developers who would be familiar and comfortable in that environment.

“We needed a scalable and easy-to-use print application that could be configured to all commercial and personal products which include our business owner, tradesman, worker compensation, contractor, automobile, and homeowners insurance offerings. The solution had to act as a vehicle for agents to provide their customers with professional-looking quotations, policy declarations, product proposals, premium ratings summary sheets and the like, across all the states we operate in.”

## Solution

### Taking control of its digital future

Donegal’s answer was to implement the Customer Communications Management (CCM) system, HP Exstream, to produce high-quality commercial and personal insurance documents and accelerate time-to-market. It has provided the group with a single software platform to create and manage printed output to their agents. The fully-integrated, end-to-end document processing solution offers variable design, testing and real-time composition capabilities, as well as advanced data and content integration, 22 output formats and controlled editing of interactive documents. The software also optimizes workflows and high-volume outputs, ensuring timely file or document delivery.



Since that initial implementation, Donegal Insurance Group has continued to make significant enhancements to its use of HP Exstream, one of which was to build a front-end called InTune. “Now, with InTune, we have one internal web-based system. We have built templates for the frequently used documents, or they can request the developers to design templates. InTune is the front end and the documents are all generated in HP Exstream.”

As it moves towards increasingly digital processes, Donegal has also introduced the use of digital signatures. Realizing that the need to obtain signatures can take time and grind processes to a halt, it has implemented eSignLive from VASCO Data Security International (through the purchase of Silanis Technologies) adding the option for e-signing to its digital portal for agents. HP Exstream and eSignLive are integrated to make it easy to capture e-signatures and to drive digital communication models while reducing costs and enhancing the overall customer experience.

“We saw e-signatures as another opportunity to free up internal resources and give the agent and the customer a better experience when they choose Donegal,” says Donovan. “E-signatures are available in our personal lines portal system. Via the portal, they quote and issue the policy, the data is then sent to HP Exstream in XML and it sends back a PDF file to our front end where the agent can e-sign it.

“If they are signing authorization forms for payments these can also be e-signed locally or remotely via email. All those documents are generated through HP Exstream and moving forward, we are going to add that same structure and functionality to our commercial lines business.”

Incorporating HP Exstream into its wider production environment, the group has implemented a rolling program to transfer its insurance declaration pages over from the mainframe. It also plans to use HP Exstream to generate the group’s internal documents and use eSignLive’s on-demand functionalities to get them signed quickly.

## Benefits

Business growth with same headcount  
Providing the ability to modify existing set-ups, HP Exstream combined with eSignLive accelerates Donegal’s document production workflows. “Previously, it could take hours of communications going back and forth but now that can be reduced to virtually minutes,” says Donovan. “One of the things that I see personally is the efficiency from a development side. We’ve also strived to make improvements in technology to reduce having to code something twice.”

## Customer at a glance

### Software

- HP Exstream
- Silanis eSignLive

“Having templates and standards on HP Exstream allows us to focus on the coding exceptions. For example, we have an application and proposal for every policy and these vary from state to state. We operate in 22 states so we had potentially 44 templates before. Now we have just two.

“Similar steps are also happening in other areas of the business and that gives us better speed to market. If we have to make a change we now only have to do it once so we are saving money by significantly saving the development time. As well as cutting time, implementing the InTune front-end has also introduced more process structure and has reduced the errors that can happen when people are working with Word documents.”

“Having a modern system with the ability to be flexible and customizable is what we have needed. HP Exstream gives us the ability to meet the unique needs of our company and our industry.”

— Brian Donovan, AVP of information services,  
Donegal Insurance Group

Using HP Exstream is enabling Donegal to manage its documentation in a more standardized way, implementing common design elements and ensuring that forms comply with legal requirements. It has replaced various line of business and state specific versions of its ‘evidence of insurance’ document with a single, standard template that is generated by HP Exstream. Standardization has also been applied to documents for recurring credit card payments. Three forms have been replaced by one e-signable form created with HP Exstream.

“We have been concentrating on the re-design of declaration pages and bills,” concludes Donovan. “Those documents have really changed the most. Many of the forms that are generated in our agent portal systems have been cleaned up and standardized. They have a clean and modern look and we’ve had very positive feedback from the agents.

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