

ONLINE DOCUMENT MANAGEMENT

Boost Insurer and Agent Productivity

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The dot-com hype may be gone forever, but the benefits of the Internet revolution are here to stay. And for companies in the insurance industry, that can mean faster issuance processes, elimination of redundant inputting of data and paper files, and the ability of field agents to deliver accurate quotes or proposals right on the spot.

Here are a few of the latest online software and services currently being offered in the market.

Docucorp International Inc. in Dallas offers The Form Spot, a Web site hosted by the company. It provides free access to more than 400 ACORD insurance forms and optional fee-based services to automate forms processing and reduce common paperwork, said Randy Skinner, senior vice president of professional services at Docucorp.

The company said it also offers outsourced application service provider (ASP) services that create personalized documents for customers and deliver them every day via the Web. There are two ASP hosting facilities, in Atlanta and Dallas, that process raw data and create individualized documents for clients who don't have in-house infrastructures or specialized staff to run them.

There is also an ASP policy production option, allowing clients to access Docucorp policy production software, production equipment and technical expertise, the company noted. "[Carrier] customers would send us data, and we would do the policy production—we would do the folding, stuffing and mailing. We actually run the publishing software. We have an integration method where clients send us XML transactions," Mr. Skinner said.

"They have their own underwriting and policy administration systems," he continued. "They would produce a feed, and we would take that feed, produce an output and we would create an archive for them."

Docucorp products can help eliminate the need to stock electronic forms and the redundant keying of information across multiple systems and applications, said Mr. Skinner. With electronic archives, clients can also eliminate the need for paper files and speed the process of issuance, he added.

* Xerox Corporation also offers Web-based forms management solutions through its global services unit.

"We are primarily a service provider. We help carriers and agencies design a system or help get a better utilization out of a system from investments they already made," said Julie Dorey, vice president and general manager of insurance and financial services at Xerox Global Services in Rochester, N.Y.

"The approach we take is to come in and understand the business process, and we start with due diligence," said Ms. Dorey. "The second step is to recommend vendor-neutral technologies based on what is found in assessment."

Ms. Dorey said the company's initial consulting service could range anywhere from \$5,000 to \$50,000, with higher price tags for comprehensive implementation services.

"For a lot of document content management-especially around such a forms-intensive industry, with so much documentation and file cabinets and paper warehouses there is no magic tool. The approach we take is to look at the business process of our clients individually," Ms. Dorey explained.

The online components include Xerox's imaging service, which takes documents in paper form, then scans and indexes them for an online repository in Hot Springs, Ark., the company said.

One of the tools Xerox uses for its online forms management solutions is ReqDirect by Bradley Company, a Xerox subsidiary. It is a Web appliance that automates the order-to-fulfillment process for forms and documents. ReqDirect allows forms to be ordered online via a hosted service, printed on demand and delivered directly to customers, reducing cycle time and warehousing costs. ACORD is also using ReqDirect as a template to streamline forms and document management processes, Xerox said.

Basic prices for ReqDirect include Internet access and support for \$680 per month and licenses for two-to-three people for around \$8,000 per month. There is also a one-time fee for data collection and setup of \$30,000, and a \$25,000 fee for implementation, training and data loading, said Xerox.

Another Web-based application Xerox often recommends is DocuShare, a document management application developed by Xerox that gives companies a secure online environment for capturing, managing and sharing information.

The entry-level price for a complete DocuShare 3.0 system with 10 seats is \$4,145, and a 100-seat system is \$9,995, with pricing at higher levels following a server and seat model at \$65 per user, the company said.

* Document Sciences Corporation, based in Carlsbad, Calif, offers xPression, a universal content processing services architecture.

Melissa Sterrett-Baron, senior product manager at Document Sciences, said xPression can integrate into clients' existing business workflow to create and deliver business communications-such as policies, contracts, proposals, quotes and correspondence-in real time and in an interactive format. xPression runs on all leading application servers, and is easy to integrate into clients' existing IT environment, says DSC.

"What's different about our solution is that we can take data from any sourcesuch as administrative systems or CRM systems-and we can incorporate those into dynamic documents output in a variety of formats, anything from e-mail to .PDF to HTML," Ms. Sterrett-Baron said. One of the newest Web-based features is called "Document Requestor Web Service." It allows external systems, such as a CRM system or a Web portal, to request a composed document by specifying the name of the document, the customer record key, or all of a customer's data in XML format.

"Take a situation where an insurance agency has a lot of agents out in the field," Ms. Sterrett-Baron noted. The agency wants to ensure that it can deliver a quote or proposal quickly and still be accurate. "And with xPression, you can do this in real time, using customer data in the existing infrastructure."

And back at headquarters, she added, staff can use xPression to update the language in documents to be compliant with the latest regulations or to introduce new products to market. xPression can be implemented in a matter of weeks, with training and implementation services provided by DSC.

Ms. Sterrett-Baron said enterprise xPression licenses are in the \$100,000-to\$200,000 range. A lower-cost version called xPression Select is priced at a more affordable level for mid-market insurance companies, she noted.

* Exstream Software Inc., based in Lexington, Ky., has recently added a Web application development suite to its Dialogue software. This suite, called Dialogue WebVerse, allows customers to develop Web applications that create online components-from letters, proposals and statements, to policies, enrollment kits and other types of fulfillment-that can be generated interactively in real time, the company said.

"WebVerse is part of the complete software solution that we call Dialogue, which is made up of about 40 integrated modules. Customers buy modules, or suites of them, according to what their applications are and what they need to do," said Kelley Sloane, vice president of marketing at Exstream.

"Dialogue... allows companies to create all types of fully personalized communications... for printed and electronic delivery," she noted.

"WebVerse allows insurance companies to have their business users create Web applications that allow CSRs or sales agents to interactively collect information from customers or prospects. The end-result is a personalized document that is created in real time and presented to the customer online or in print," said Ms. Sloane.

She added that agents can pull up and key in information in the WebVerse application that someone, probably from headquarters, has created. Because no Java programming is needed to do this, business people can rapidly build and deploy Web applications using an intuitive graphical user interface.

The initial license fee could cost more than \$100,000. "We have many different ways companies can purchase Dialogue, from a subscription license to a perpetual license to per-click pricing. A typical Dialogue configuration starts at about \$100,000 and goes up from there," Ms. Sloane said.

* Anacomp Inc. in San Diego offers another option for companies looking to outsource their online document management. Anacomp's Web Presentment service offers Web-based archives, with a unified view of all documents.

"We provide an online service that performs essentially the same function that companies might have by constructing systems of their own," said Richard Keele, Anacomp's executive vice president of global marketing.

"But we give the opportunity for clients to create systems without their own capital equipment or devoting their own IT staff resource," he explained. "We operate the service as a hosted solution from our own data center and run the software on our clients' behalf."

Anacomp said it helps integrate document management across clients' entire Web sites, including access to all appropriate documents by agents, customers and claim representatives. With this service, insurance documents can be presented, retrieved and archived using the Internet or private networks via standard Web browsers.

The insurance industry, Mr. Keele noted, is a very paper-intensive industry and, many times, policies are printed multiple times. "There are multiple pieces of an insurance company, from the legal department, the audit department and agents in the field, that need access to the policy. So typically, seven, eight copies of the policy might be printed for those who need access to documents," he said.

Additionally, in a typical property-casualty environment, when a policy is issued, actions are later taken against that policy, such as renewal notices, cancellation notices

and revisions of coverage. One of the challenges in that environment is to view the entire stream of documents to see the policy as a whole, Mr. Keele said.

"One of the advantages of our service is that such changes are sent to our system right away," he noted. "So whatever is printed is sent to our system and stored. Users can log on and, just with a Web browser with no software on their desktops, do an inquiry on that entire policy as it stands at that instant."

Anacomp can offer training, along with online help, he added.

Pricing depends on the number of pages produced each month. If a company produces a million pages a month, for example, the cost would be a fractional cent for each page, said Mr. Keele.