



## More than a decade of working with insurers.

For over ten years, Vignette has grown its extensive experience and background in enabling both front-of ce Web applications and back-of ce business work ows for insurers of all kinds, including property and casualty, life and group health insurers, re-insurers, and workers' compensation plans. The range of applications that Vignette technology has touched is broad, from life advice modules on public Web sites, to policyholder self-service notice of loss applications, to imaging and work ow for claims automation.

## Three vital initiatives that help increase productivity and success.

Vignette solutions are designed to answer real business challenges faced by the insurance industry. In recent years, the following three areas have become of utmost importance:

### Imaging and Workflow Solutions

The insurance industry's document imaging needs have evolved far beyond the simple digitisation of policies and day-to-day processing of claims. Vignette solutions offer companies the tools they need to handle extreme volumes of information processing without performance degradation—a critical requirement for information-based businesses. These solutions also make it easy to incorporate the Web as a publishing and delivery platform, which in turn allows a variety of constituencies to access personalised views of information.

Vignette has also helped many insurance providers transform their warehouses of old policies, photos, claim forms and other business-critical and legally required paper documents into an electronic format that is less volatile, highly manageable and securely accessible online. Customers that have undertaken such a transformation and they can capture, archive and retrieve documents faster. They can simplify and prioritise work inside the organisation, and they can deliver online access to traditional processes.

### Success in integrated scanning and processing:

- **ACE insurance**, a leader in personal lines and reinsurance, initially expected productivity improvements of 25% from their Vignette application. They ultimately realised policy and revenue increases of nearly 185%, with no additional administrative costs. ACE has also reduced the time it takes to deploy the document management and imaging system in regional centres by 50% through best practices learned from Vignette's services organisation.
- **American Skandia**, one of the leading providers of variable annuities, has over 2000 clerks processing new business applications at Vignette workstations at any moment.
- **West Bend** has deployed both a work ow system for processing applications in their personal lines business, and a broker portal to provide policyholder information to their captive and broker agencies.

### Next Generation Web Presence Solutions

Vignette's next-generation Web solutions have demonstrated value to insurance employees, brokers, and policyholders worldwide. Insurance providers have employed these solutions to deliver accurate, targeted information in a secure environment to a myriad of digital devices, while enabling regulatory compliance. In addition, they have deployed Vignette solutions to provide succinct dashboards to measure the progress and success of business processes. Vignette's expertise in Web delivery has resulted in systems that expose imaged data for online customer self-service.

### Success in faster customer response times:

- **Penn Mutual** entrusted Vignette with its producer portal, which lets its captive agency view commission statements and provide timely information to its sales force, while eliminating the need to print and mail statements. An integration with CSC's New Business Accelerator product also provides enterprise report management for executive staff.

- **Barclays** images and indexes over 34,000 pages of applications and claims each day, while also providing a completely personalised Web experience to over 2.8 million internet customers.
- **RLI**, a commercial and building insurer, automated online self-service document submissions using Vignette. They optimised their turnaround for new business applications, while significantly reducing their new business processing costs.

## Collaborative Records and Document Management Solutions

Most business documents—policies, contracts, proposals, marketing literature—are developed collaboratively. By providing workgroups with secure work areas that capture document versions, e-mail threads, comments, links and other related content, Vignette helps insurance companies to streamline the process of document creation, increase their reuse of existing documents and retain related discussions with internal records.

Vignette's solutions are also useful for enforcing corporate procedures and policies. These solutions have made it easier for Vignette customers to define best practice templates for such processes as contract creation, mergers and acquisitions, tender creation and responses. Vignette's solutions can also be employed to help ensure that critical knowledge is not lost when employees leave, appropriate authorisation is established before content is published and records of all important documents are retained and managed efficiently.

### Success in distributed, streamlined document creation and handling:

- **Unitrin** has standardised on Vignette applications for their claims process automation, replacing legacy applications from multiple vendors. This consolidation has allowed them to significantly reduce their maintenance and ownership costs for the applications, which have now been distributed to 10 locations across North America.
- **Columbian Financial Group** was up and running in less than 12 weeks with an imaging and retrieval system that provides home office employees and agents with immediate access to information on policyholders and their policies.

## Flexible. Deployable. Scalable. Integrated.

Regardless of the challenge—imaging paper, streamlining customer relationships or collaborating with agents—Vignette's solutions are engineered to effectively handle complex, high-end insurance information and delivery requirements.

### Flexible, modular, configurable applications

Vignette provides its capabilities as configurable modules that are optimised to work together out-of-the-box. Vignette has engineered its experience in the insurance market into its products, allowing customers to get up and running fast with applications such as case management, correspondence generation, and integrated claims workflows.

- **Amerisafe**, which specialises in hazardous workers' compensation insurance, launched their first scanning application on Vignette in less than seven weeks, and has since deployed Vignette applications for underwriting, claims, legal, audit, regulatory, and administrative services.

### Extensible, integrated, unified framework

Vignette has designed into its products an open architecture and access to integration modules for virtually any information source inside the customer's organisation. This means that Vignette applications can be integrated into the organisation's infrastructure more easily and more quickly. Even systems on different platforms can integrate seamlessly with Vignette's applications.

- **Bituminous Insurance Systems**, who provide specific industry liability insurance and builder bonds, performs automated database lookups to their policyholder database to validate that information submitted on claims forms is correct and automatically fills in blank fields. This saves enormous amounts of manual labor and dramatically reduces keying errors.

## In Conclusion

Vignette's established presence in the insurance market, and extensive experience in enabling customers with both front-of ce and back-of ce applications, helps drive real business economies and competitive advantage. Through depth of experience with many insurance deployments, Vignette helps customers capitalise on their information, and the Web, to generate significant business efficiencies.



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