opentext™

Success story

Donegal Insurance

Industry
• Insurance

Solution
• OpenText Exstream™

Results

Accelerates production workflows with Exstream and eSignLive for e-signatures to drive digital communication models

Introduces document standardization to reduce the need for multiple templates

Speeds time-to-market and produces significant savings in time and money

Generates professional, high-quality documents that are easier to read

---

DONEGAL®
INSURANCE GROUP

Donegal Insurance Group enhances customer communications

OpenText Exstream saves time and money while improving document quality

"OpenText Exstream gives us the ability to meet the demands of our customers, whether that's agents or policy holders. 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

Pennsylvania-based Donegal Insurance Group generates thousands of customer documents a day. Moving from its existing mainframe to the OpenText 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 company, it has developed into an A-rated insurance group that achieved 2015 gross revenue of more than 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 US.

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," explained 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 in which we operate."

Solution

Taking control of its digital future

Donegal's answer was to implement the Customer Communications Management (CCM) system, 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 its 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 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 Exstream,"* said Donovan.

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

"Previously, it could take hours of communications going back and forth, but with OpenText Exstream that was reduced to virtually minutes."

Brian Donovan
AVP of information services
Donegal Insurance
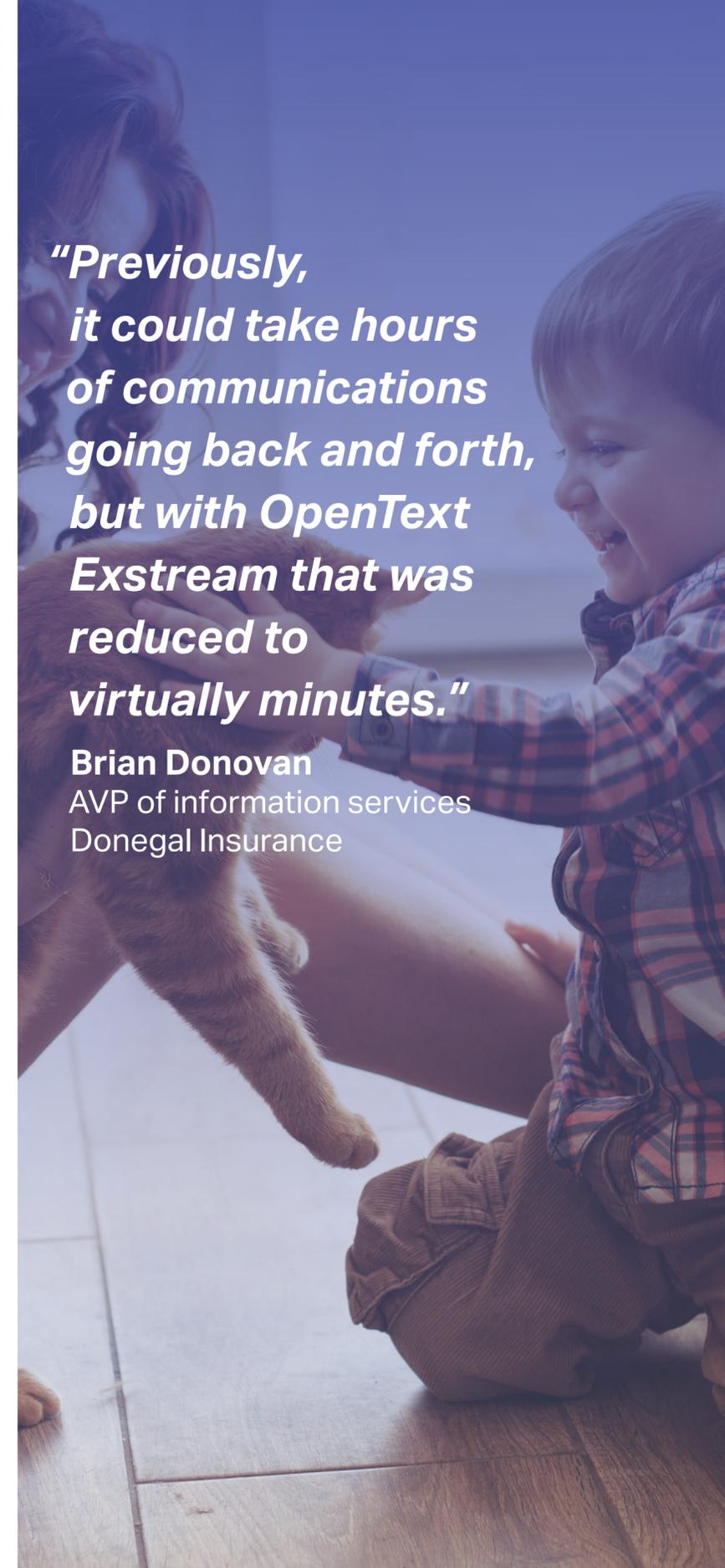
eSignLive™ from VASCO® Data Security International (through the purchase of Silanis Technologies) adding the option for e-signing to its digital portal for agents. Exstream and eSignLive are integrated to make it easy to capture e-signatures and to drive digital communication models, while reducing costs 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," said 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 Exstream in XML and it sends back a PDF to our front-end, where the agent can e-sign it."*

Authorization forms for payments can also be e-signed locally or remotely via email. All of those documents are generated through Exstream and Donegal plans to add that same structure and functionality to its commercial lines business.

Incorporating Extream 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 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 setups, 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,"* said 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.

"Having templates and standards on 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."

The company is taking similar steps in other areas of the business, which gives them better speed to market. Any necessary changes only have to be done once, so Donegal is 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 Microsoft® Word documents. Using 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 lines of business and state specific versions of its 'evidence of insurance' document with a single, standard template that is generated by 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 Exstream. *"We have been concentrating on the re-design of declaration pages and bills,"* said 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"*.
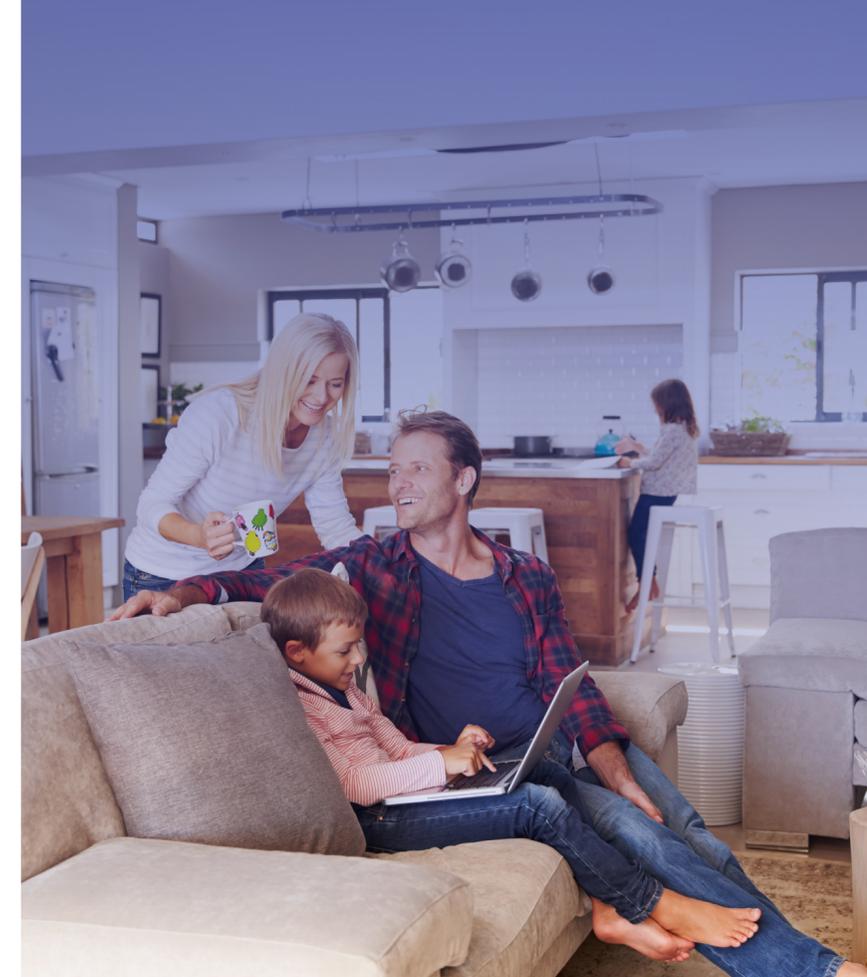
About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit opentext.com.

Customer stories ↗

opentext.com/contact

Twitter | LinkedIn