

opentext™

Success story

Gore Mutual Insurance Company

Industry

- Insurance

Solution

- OpenText Exstream™



Gore Mutual creates a digital first for Canada's insurance industry

OpenText™ Exstream™ powers a digital, self-service application for provision of online policies

Results



Provides a seamless digital experience. Customers can apply for insurance, receive a quotation, pay for it and become insured, all online



Reduces the number of letters templates by 56 percent



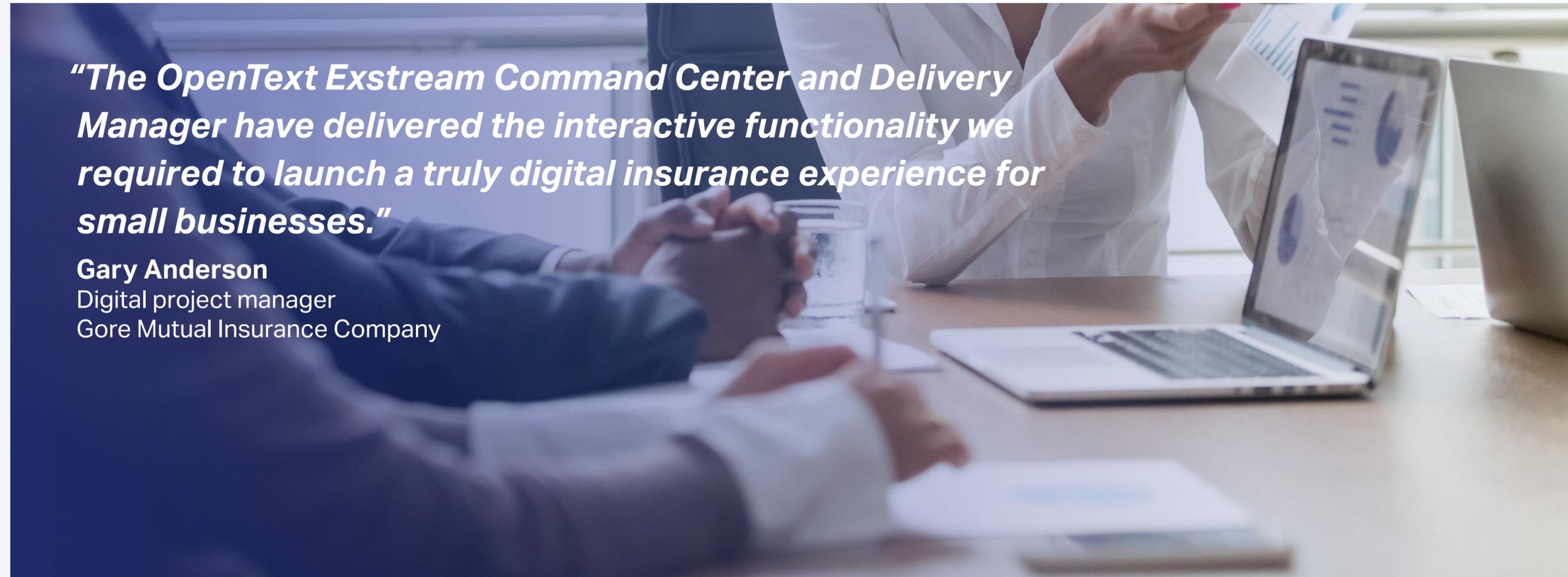
Cuts the time spent on document generation by 85 percent



Increases control and standardization resulting in fewer errors and improved compliance

"The OpenText Exstream Command Center and Delivery Manager have delivered the interactive functionality we required to launch a truly digital insurance experience for small businesses."

Gary Anderson
Digital project manager
Gore Mutual Insurance Company



Historically, the insurance industry has generated mountains of complex paper documentation. Now, Canada's Gore Mutual Insurance Company has launched the country's first fully e-commerce insurance platform.

Challenge

Addressing an untapped market

From banking and shopping to travel and entertainment, we live an increasingly online life. The power and convenience of smart phones, tablets and laptops are accelerating the digital revolution and one company that recently moved into this space is Gore Mutual Insurance.

Established in 1839, Gore Mutual is Canada's oldest federally-licensed property and casualty insurers and has twice been named the No. 1 insurance company in Ontario by Brokers.

Like most insurance companies, it generates large quantities of customer communications such as policies, declarations, billing notices and claims correspondence. Determined to meet the growing need for digital communications and instant access while moving away from paper communication, print and postage, it launched uBiz, a completely digital, self-service e-commerce insurance platform. The first in Canada, uBiz is designed to provide insurance for home-based businesses, such as consultants, dog walkers and jewelry makers.

Described as 'business insurance just how you want it,' uBiz leverages agile technology to enable small business customers to design their own insurance coverage and buy it instantly and securely online.

"Until now, our business has been heavily paper-based but uBiz is totally digital with no reliance on paper," said Gary Anderson, digital project manager at Gore Mutual. **"We are trying to accomplish a**

number of things with uBiz. One is just getting into the digital space. Another is to target the small business sector.

"The automobile and home owner insurance markets are fairly well saturated but not everyone addresses the home-based business space and certainly not digitally. Our research shows that it's an untapped opportunity, so we experimented to see if we could offer liability insurance right from the consumer front end to the back end without any intervention."

Solution

Seamless digital delivery

Creating this new digital business required powerful front and back-end technologies so Gore Mutual turned to OpenText Exstream —the Customer Communications Management software that it has used for eight years.

"We wanted to have documents automatically created and sent out. We realized that Exstream Command Center and Exstream Delivery Manager would be very important in achieving this," said Anderson.

Exstream Command Center provides a central location for managing document production and delivery tasks. Delivery Manager enables users to deliver the electronic customer communications that are created with Exstream. It also offers tracking and response management for electronic messages and the ability to respond by resending or redirecting communications to failover channels.

When customers visit the uBiz website to request a quote or policy, they answer a small number of straightforward underwriting questions to see if they qualify and to obtain their details so a broker can be assigned.

"Launching our new uBiz service with OpenText Exstream has given us a foothold in the digital space, has enabled us to fill a gap in the market and has added a valuable new strand to our business."

Gary Anderson

Digital project manager
Gore Mutual Insurance Company

Payment information is also obtained at the appropriate time. These front-end interactions are managed by Duck Creek Technologies policy software, which then interfaces with Exstream at the back end to produce the necessary, personalized documentation. Exstream also interacts with other Gore back-end systems, such as billing and location validation.

"When prompted, Exstream Command Center goes to these source systems, gathers the information in the structure we have configured and creates documents based on templates that we have developed," said Anderson. ***"Delivery Manager will then send them by email to the appropriate people and confirm that they have received all the documentation that is needed. This can include quotations, policies, premium statements, payment schedules and receipts. Copies are also sent to the assigned insurance broker."***

Gore Mutual implemented Exstream in 2008 when it had exceeded the capabilities of its legacy document generation system. Prior to Exstream, significant programming changes had been necessary to make even simple changes and claims adjusters were spending approximately 2.5 hours a day creating letters in Microsoft® Word, printing them, scanning them into the document management system then mailing them out.

The company needed a single, intelligent infrastructure for document generation and distribution that would allow business units to control content and would reduce paper-based processes in favor of electronic workflows. Following stringent evaluations, Exstream proved that it could meet these requirements.

OpenText Exstream enables users to make the most of every customer touch point by creating personalized, real-time customer communications that can be delivered through their preferred channel, including web, email, print and SMS. Insurance carriers like Gore Mutual

are one of the target markets for Exstream because it can significantly reduce costs by providing a single software solution for policies, bills, quotes/proposals and correspondence. It also supports straight-through processing for high-volume and on-demand communications.

Benefits

New business strand

Since it first implemented Exstream, Gore Mutual's business units have streamlined document production and delivery. In one department, the letter templates were reduced by about 56 percent and complexity has been significantly decreased. Postage, paper and assembly costs have been reduced, and the time taken to generate letters has fallen by 85 per cent. Increased control has resulted in fewer errors and improved compliance, while trained employees can save up to six man hours a day. More than 200 users in any Gore Mutual location can now create letters, select the recipients, add cc documents, dictate the form of delivery and attach documents from the document management archive.

"With our latest uBiz project, Exstream's interaction with Duck Creek and our back-end systems is totally seamless to the customer," said Anderson. ***"If they qualify, customers can apply for insurance, receive a quotation, pay for it and become insured all online without human intervention."***

"Using Exstream in this way has enabled us to launch a ground-breaking insurance service for Canada. It provides us with an important new business strand and enables digitally empowered people to design their own insurance coverage and buy it instantly and securely online. It's underwriting by exception and saves us a considerable amount of time questioning customers on the telephone."

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.

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