OpenText™ Active Client Management for Insurance

Make every customer experience a seamless one with smarter, integrated processes that fit your customers and brand

Shifting consumer needs, higher expectations, evolving regulatory requirements, and competition from new and existing market entrants continue to disrupt the insurance industry. These changes are placing severe strain on traditional business models, most importantly in the way insurance organizations serve their customers. To deliver a customer journey that is both profitable and differentiated, insurers must seamlessly manage complex processes from underwriting to claims processing. They must harness expertise, efficiently make data-driven decisions, and orchestrate multiple information flows between customers and third-party intermediaries. In addition, insurance companies need to gain insight from every customer interaction and apply their learnings to future interactions.

A Faster Path to Business Transformation

OpenText Active Client Management for Insurance is a digital business automation application that improves the customer experience, reduces operational costs, and facilitates rapid rollout of innovative insurance products. Purpose-built for insurance with best practices from industry leaders, Active Client Management for Insurance makes it possible to roll out fully functional applications in a matter of weeks with integrated self-service, case management, automated client communications, and analytics. The application is built on OpenText™ Process Suite, so it takes advantage of a low-code development environment to simplify deployment and customization and speed the rollout of new capabilities, as directed by your business experts.

A Great Customer Experience Starts with Fast, Efficient Service

Active Client Management for Insurance orchestrates the complete lifecycle for new accounts, client servicing, and claims management cases. Employees and authorized third parties have an in-context, 360-degree view of case information relevant to the case's lifecycle stage, tightly integrated with case workflows and multidirectional integration with all the relevant enterprise systems. The case folder—which operates just like a physical folder—gives teams quick access to all of the relevant information no matter where it resides.

FEATURES

- **New Account Opening:** *Quickly process applications and onboard new customers and new policies*
- **Client Servicing:** *Let policyholders maintain their policies online, saving time for both them and you*
- **Claims Management:** *Process claims faster and more consistently with smarter automation and best-practice guidance for employees*
- **Business intelligence:** *Track key performance indicators (KPIs) and gain insight through analytics covering each process automated*
- **Automated information capture and communications:** *Integrations with OpenText™ Capture Center and OpenText™ Communications Center remove paper from your processes and deliver personalized communications to customers in the right channels, and with rich interactivity*
- **Audit trails:** *Capture a complete audit trail of all documents and actions*
- **Built on low-code development environment:** *Easily configure and customize to your business with significantly less time and effort than traditional business process management platforms or off-the-shelf applications*
- **Mobile support:** *Serve customers in their preferred channels without investing in a separate mobile web platform*

The application can make recommendations on next best actions, based on pre-defined rules, custom algorithms, or contextual information. In addition, case owners can modify case progression or initiate ad hoc tasks needed to bring the case to closure. Active Client Management for Insurance taps into the fully dynamic case management capabilities available with Process Suite.

Deliver Your Brand of Service, Your Way

The Active Client Management for Insurance application provides a quick start to your implementation, but it does not limit your flexibility to deploy an application that best serves the needs of your customers, employees, and intermediaries.

The low-code application development platform available with Process Suite gives your subject matter experts a direct role in modifying the application's out-of-the-box processes to fit with how you do business. And by minimizing the need for code, it speeds up deployment and cuts cost and risk.

Applications deployed with Process Suite take an information-centered approach: Business users can think about the policy or workflow from their perspective, defining the information that needs action rather than working around a rigid process. This aligns well with key insurance processes such as underwriting a policy or processing a claim.

Paperless and Personalized, from End to End

Active Client Management for Insurance integrates with Capture Center to automatically capture and interpret paper documents, scanned images, email, and faxes. Capture Center uses Optical Character Recognition (OCR), Intelligent Character Recognition (ICR), and Intelligent Document Recognition (IDR) to classify, extract information from, and validate documents. These digitized documents and their associated metadata then automatically become part of a case.

An integration with Communications Center brings automated, personalized content delivery to your customers' delivery channels of choice: print, fax, email, mobile, web, and other electronic channels. Create conversations and increase engagement using rich media, dynamic charts and graphs, and targeted cross-sell offers.

Leverage Legacy Systems as Systems of Record

You should not have to replace legacy systems in order to deliver an exceptional customer experience. Active Client Management for Insurance can integrate with virtually any system through the Service Oriented Architecture (SOA) in the Process Suite Platform.

Business web services delivered by the Process Suite Platform support various patterns to define services on multiple levels of granularity to increase code reuse. Once integrations are created, they can be configured for use in business processes through a drag-and-drop interface.

Innovate Faster

With its reusable building blocks, Active Client Management for Insurance accelerates the process definitions required to create and market new offerings or to meet new regulatory requirements. As a result, insurers are in a better position to expand their offerings and tap into emerging markets and new geographies.

Business Intelligence for Insurance

Active Client Management for Insurance offers business intelligence in each of the core processes it supports. Business leaders gain insight into new account opening, underwriting throughput, client servicing, claims management, and other key performance indicators. Compliance officers can generate reports needed for regulatory reporting.
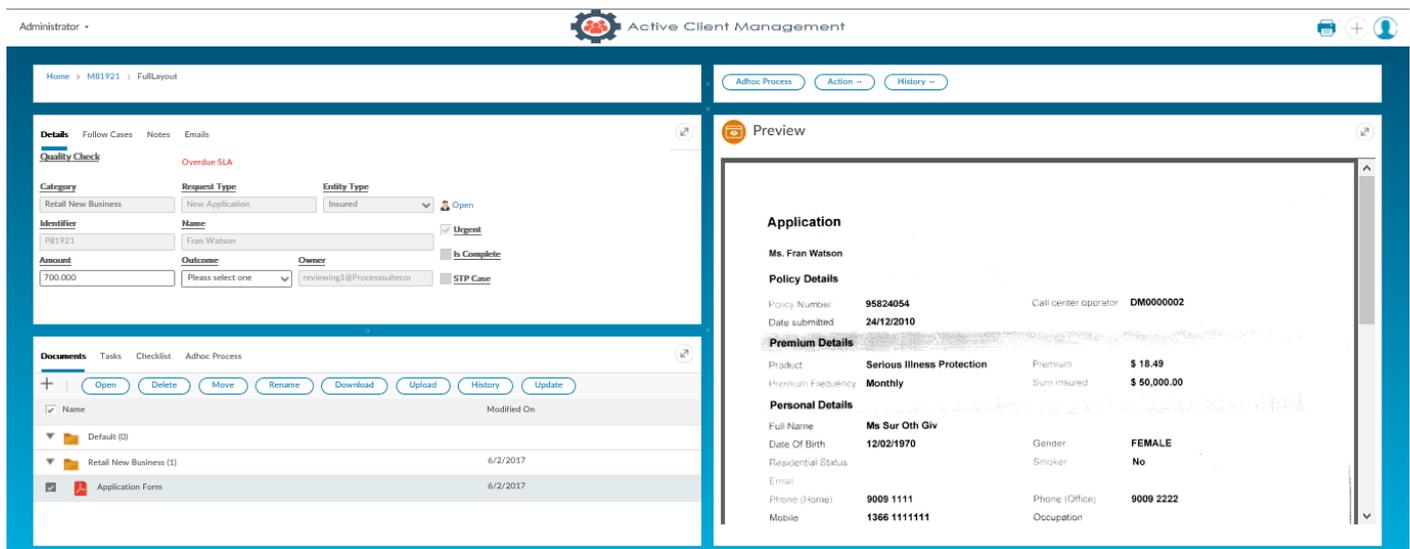
Manage Document Lifecycles

A case folder usually contains documents, metadata, collaborative discussions, work history, artifacts, and other information needed to process and manage the case. With Active Client Management for Insurance, you can take advantage of OpenText™ Content Server for efficient, organization-wide content governance—including business retention rules, archiving, and audit trails.

Benefits

- Improve the customer experience with fast, efficient responses to customer needs, claims and inquiries

- Reduce operational costs, increasing employee productivity and case throughput and increasing automation and self-service

- Innovate and adapt faster, quickly rolling out new products to address unmet needs or changing processes to meet new regulatory requirements

- Manage compliance and risk with analytics and audit trails

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