



Smarter correspondence works across generations to pay dividends today and tomorrow

# OpenText StreamServe for Insurance

*OpenText StreamServe is an integral component of the Customer Experience Management (CEM) suite that OpenText offers to help organizations execute on comprehensive Enterprise Information Management strategies. CEM is a set of technologies that organizations can take advantage of to exceed customer expectations, reach new markets, and provide superior experiences across all digital channels.*

Insurance customers value prompt, clear, and convenient correspondence. It's key to customer satisfaction and loyalty, especially when resolving claims.

The challenge comes in meeting generational expectations of "prompt and convenient." Paper mail and phone calls still satisfy older customers, but younger customers expect rapid, electronic communication.

OpenText StreamServe automatically and cost-efficiently accommodates each customer's channel of choice—traditional or electronic. And it can expand to cover new channels as they evolve.

Older or younger, everyone responds well to the personal touch. Particularly now, as the online experience of targeted marketing becomes increasingly sophisticated, our tolerance of indiscriminating, generic communication shrinks by the day. StreamServe equips you to evolve your regular communications—high-volume statements

and notices, for example—into the kind of personalized marketing channels that we're becoming accustomed to elsewhere.

With little or no change to existing business systems, StreamServe introduces a complete, modern document management environment, from creation, composition, and personalization through to high-volume production and multi-channel, environmentally friendly delivery.

The result is "prompt and convenient" personalized correspondence, as the customer wants it—now and tomorrow, too.

## Capitalize on what you already know about your customers

Insurance systems are treasure troves of customer information. StreamServe not only enables you to see what customers have already done, but also to influence their purchase decisions, perceptions, satisfaction, and loyalty.

## BENEFITS

- Personalized correspondence engages customers and fosters loyalty
- Familiar design environment significantly reduces time to introduce new products or comply with jurisdictional mandates
- Patented technology can process data from legacy systems, applications, archives, and the web
- Enterprise-class capabilities deliver superior, compliant customer communications even at high production speeds and massive volumes

When applying business rules to information coming from multiple systems—back-end, Customer Relationship Management (CRM), content management, etc.—StreamServe can produce persuasive, engaging, and personalized communications that can positively affect the bottom line.

For instance, instead of seeing a customer bill as an isolated event, consider it as the latest point in the trajectory of your relationship. If each bill includes relevant offers, alternatives, or advice based on a real-time assessment of the customer's profile, history, and current data, then you are much more likely to strike a resonant chord.

Possibilities could range from simple consolidation of a customer's multiple policies (making it easier for them and less costly for you) to including ongoing analysis of their business in order to maximize the value for you both.

StreamServe can automatically include information like this as each document is produced, using parameters that business managers have set. It puts the content of customer profile and history into the context of the current situation to produce communications that are more advantageous for you and the customer.

The result? More informed and influential interactions that increase the customer's value to you—and yours to them.

## What does 'personalized communications' really mean?

Given the high volumes and production deadlines that most insurance companies must contend with, personalizing each customer's communication seems like a remote wish. Yet that is exactly what you can do with StreamServe.

Business managers can create, implement, and manage direct marketing and sales campaigns that are more effective and cost much less than traditional inserts, for example. They do this by writing business rules that govern where and when a specific kind of customer will see the information on their bill—not with their bill, but directly on it.

StreamServe generates each bill individually, even at high speed and massive volumes. So in any given run of bills, a customer who meets defined characteristics—perhaps income level for individuals, company size for commercial accounts, or policy choices—may see a particular offer, while the very next customer in the run would see a different one or possibly none at all.

This means better and more timely customer exposure to the value you offer, and increased profitability for you over their lifetimes.

## Rich environment reduces costs and streamlines business processes

StreamServe's rich environment offloads document overhead from insurance systems and processes. This can improve their performance, extend their life, and rejuvenate their ROI.

More important, StreamServe streamlines document processes with little or no change to existing systems while significantly enhancing your ability to leverage regular correspondence. One main way it does this is by providing clear and familiar tools for both technical and business people. Production staff get extensive control over the development and production processes, while business people get hands-on tools to create, control, and manage customer-facing information without the need for IT support.

These capabilities give you innovative options for improving customer loyalty and expanding the customer relationship. For example, collections and disbursements or life-event policy notifications can also inform customers about personally relevant, complementary products. StreamServe's patented technology can automatically incorporate such individualized information, even under tight deadlines and at very high volumes.

Other advantages include accelerated response to changed compliance requirements and reduced operational costs through greater efficiency and flexible transitions to electronic formats.

## A closer look at StreamServe's smarter solution

Smarter customer correspondence reduces development and production costs and creates effective new options that can help increase customer loyalty and wallet-share, advance sustainability goals, and improve compliance posture.

### Smarter correspondence

- Dynamically generates correspondence (statements, claims, policies, etc.) that reinforce your brand identity, including logos, taglines, color, etc.
- Streamlines rebranding (for example, due to mergers and acquisitions) through simplified, template-driven production of redesigns or new variations

## THE ANATOMY OF SMARTER CUSTOMER CORRESPONDENCE

Even at very high volumes, StreamServe dynamically generates correspondence such as bills and claims documents. This gives you exceptional ability to automatically target customer segments as well as to upgrade the customer experience.

Modernized correspondence enables more customer-friendly presentation, and offers flexible, customer-selectable delivery options that include economical and environmentally friendly electronic formats.

Business managers can directly implement rules to automatically capitalize on specific customer profiles. For example, bills or claim resolution correspondence can include personalized recommendations for new or additional products and services.

The net results are better-informed customers and accelerated implementation of marketing, compliance, and sustainability programs.

This same dynamic solution can be used for all of your common customer correspondence.

- Populates clear, easy-to-understand correspondence formats with current data from enterprise systems
- Replaces “inserts” with “onserts” to improve response and reduce cost and environmental impact
- Enables business managers to implement rules governing content in real-time, with no need for IT support

**Reduced operational cost**

- Significantly reduces document design/maintenance time and resources with dynamic customer correspondence templates
- Guarantees document output through 24/7 automated failure recovery and document audit trail
- Provides print shop independence through print-ready output and reduces postal and handling costs with postal-ready output
- Eliminates manual handling and associated errors and reduces costs by automatically collating common document packs (e.g., policy packs)

**Improved customer communication**

- Accommodates customer preference for language and fonts (large-type, Braille, etc.)
- Fosters understanding through clearer presentation and cleaner design
- Includes personalized or segmented messages based on policy type, customer type, age, and other customer-specific metrics
- Enables customer to self-select their preferred delivery channel

**Improved call center productivity**

- Shows call center operator the identical bill the customer received, speeding conversation and resolution
- Reduces call volume due to clearer correspondence



- Equips call center to reinforce personalized messaging while on call
- Enables real-time resending of customer documents

**Practical sustainability**

- Offers multiple electronic delivery options through email-based attachments and web access
- Efficiently delivers additional information through embedded hyperlinks
- Consolidates communications going to the same customer to reduce resource consumption
- Reduces resource demand and paper waste through “onsert” capability

**How it works**

- With little or no change to existing processes, StreamServe consolidates data from business systems into smarter, more cost-effective customer communications.
- Automatic collation of documents into a customer package (policy packs, bills, notices, etc.) saves time, resources, and cost of multiple mailings.

- Using a single master template, StreamServe creates individualized correspondence for each customer in high-volume runs.
- Business managers directly implement content rules and material (marketing messages, compliance notices, etc.) without requiring IT support.
- Rules can ensure that variations of policies will contain key clauses that meet the needs of local jurisdictions.
- Automated failure recovery guarantees document output and document audit trail, 24/7.
- Production runs can include multiple languages (including Braille), customer-preferred font sizes, personalized messages based on account type, customer type, age, etc.
- Production-print and postal-ready output provides print-shop independence and optimizes delivery costs.
- Reduced operational, production, postal, and materials consumption improve the firm’s sustainability profile. ■

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NORTH AMERICA +800 499 6544 ■ UNITED STATES +1 847 267 9330 ■ GERMANY +49 89 4629-0  
 UNITED KINGDOM +44 0 1189 848 000 ■ AUSTRALIA +61 2 9026 3400