



## A Partner Solution for the Financial Services Sector

### Streamlining the Application Approval Process for Commercial Lines Insurance Carriers

IBM **Information Management** software

# Dayhuff Group iCL

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## Partner Solution

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### ■ **Target Industry**

*Insurance*

### ■ **Business Application**

*Commercial Lines Application  
Processing*

### ■ **Products**

*IBM Content Manager  
IBM FileNet Content Manager*

## Business Challenge

It's been a tremendously challenging time for the commercial lines insurance business. In 2003 alone, there were four billion-dollar-plus events, making it one of the worst years ever for natural disaster losses. September 11, Andrew and Northridge were all events whose names will live in infamy. While many thought the worst was over, in 2005, Hurricane Katrina came with a vengeance.

These catastrophic events, along with other factors, have all contributed to eroding margins. As a result, insurers have been forced to look for every opportunity to wring costs from internal operations and improve the effectiveness and efficiency of underwriting and new business processes.

Meanwhile, regulatory compliance requirements have mandated greater visibility and control of content and business processes. Additionally, insurers are striving for competitive advantage, in part by adopting new technologies and information infrastructures to make their organizations easier to do business with – both for agents and brokers, as well as the general public. Of course, any and all solutions need to leverage existing investments in legacy systems and industry-specific applications.

## Solution

Dayhuff Group, specialists in enterprise content management (ECM) and web business enablement, presents iCL, a custom processing solution tailored to collect small or large volumes of Commercial Lines' application information and route it automatically throughout underwriting and approval processes. iCL can be easily modified to meet insurance companies' specific business needs and requirements, including integration into existing Commercial Lines' content management systems, significantly reducing training and startup costs.

iCL provides immediate tracking and reporting of all application-related processes, including the monitoring of employee workloads. iCL captures all application-related documentation and places it into an electronic folder that is easily and securely accessible. The folder is then routed automatically to the underwriter for approval and processing, and information is instantly accessible by employees for customers inquiring about the status of applications. Working from a single file, employees are able to annotate and highlight information, collaborating on an application to ensure accuracy during the process.

**DAYHUFFGROUP**  
CONNECTING CONTENT | DRIVING PERFORMANCE

Including executive dashboard reports on employee workloads, iCL provides complete analysis of Commercial Lines' application processing. A wide variety of reports can be run, including identifying the number of applications in the system, the number of applications that have been processed and by whom, the total coverage amounts being processed and many more.



### Value Proposition

Dayhuff Group guarantees its clients a short-cycle project completion, working within real-world budgets, and innovative, problem-solving technology services that improve efficiency, reduce costs and increase revenues. While delivering a fast, focused, high-quality and cost-effective application processing solution, Dayhuff Group and iCL enable Commercial Lines' insurance carriers to cut their application processing time in half. Supplying employees with quick access to information, iCL favorably increases customer service and satisfaction. Dayhuff Group also assists insurance carriers with renewal, reinstatement and endorsement processing.

### Company Description

Dayhuff Group specializes in delivering fast, focused, high-quality yet cost-effective ECM solutions. Our range of experience, the scope of our expertise, and our delivery model makes Dayhuff Group a special breed in the technology services field. We put those attributes to work in order to guarantee our clients short-cycle project completion with real-world budgets. The result: innovative, problem-solving technology services that improve efficiency, reduce costs, and increase revenues.

Dayhuff Group's primary areas of focus include:

**Enterprise Content Management** – We can remove the mountains of paper from your business and automate your workflow by implementing IBM's ECM suite of products.

**Web Business Enablement** – Solve real business problems using the power of the Web. By implementing customer self-help, content management, order processing, claims entry and much more over the Web, you can drastically reduce cost and improve customer service.

**Workflow Solutions** – Achieve new levels of productivity, accountability and information accessibility with streamlined business processes at a workgroup or enterprise level and realize measurable ROI.

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