



# Thunderhead Enterprise Communications Platform for Insurance Policies, Contracts & Correspondence

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## Partner Solution

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### ■ **Target Industry**

*Insurance*

### ■ **Business Applications**

*Claims Management*

*Communications Management*

*Compliance*

*Customer Service*

*Documentation Management*

*Renewal and Billing Management*

### ■ **Products**

*IBM Content Manager*

*IBM FileNet Business Process  
Manager*

*IBM FileNet Content Manager*

*IBM InfoSphere Enterprise Records*

### **Business Challenge**

Customers in the Internet age want information, personalization, immediate access and fast answers. Insurers are evaluated based on speed and ease of service, whether it means providing a quote, issuing a policy, answering questions, providing access to customer assets or processing claims. The only way to build and maintain a loyal customer base is by being responsive – not only meeting, but surpassing, expectations.

It follows that timely delivery of high quality communications is imperative for customer retention. Enabling agents and brokers to provide quotes, applications, agreements and other time-sensitive documents in real time improves speed to market that drives revenue. Delivering personalized correspondence via every channel (e.g., print, direct mail, email, Web or the call center) invites greater loyalty and reduces the chance that customers will take their business elsewhere.

Traditionally, insurers have relied on customer or proprietary systems – which require the input of IT specialists – to develop and deliver customer-facing documents and templates for batch printing. The resulting disjointed systems and siloed databases and

processes generate time-to market delays that significantly increase costs for marketing campaigns and product developments, and inhibit the creation of clear, relevant communications necessary for revenue generation. Insurance companies often have to maintain hundreds or even thousands of different communication templates to reflect different languages, channels and brands.

As the number of communication and channels formats increases, duplication of content and document templates increases compliance concerns. Insurers are also looking to improve operational efficiency by forwarding Straight Through Processing (STP) initiatives. Many are moving to eliminate these data silos by adopting insurance industry data schemas such as ACORD and industry-standard electronic forms. As part of these initiatives, insurance organizations are looking for ways to use this e-forms data to further streamline processes for writing welcome letters, sending renewals and responding to customer inquiries.

### **Solution**

Thunderhead enables organizations to automate the process of creating and delivering highly personalized customer letters, insurance policies,

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contracts, renewals, agent updates, and other personalized communications. These can be produced in batch or in real time, and in print or electronic formats, even standards-based XML data outputs for forms processing. Thunderhead can be used to automatically generate a range of insurance document types as part of a defined business process.



Thunderhead's Enterprise Communications Platform for Insurance Policies, Contracts & Correspondence is designed to be different. As the world's first solution designed around an XML core, with XSL for formatting and printing, and in support of standard industry schemas including ACORD and Origo, Thunderhead offers a modern, future-proof technology approach. This broad interoperability can significantly reduce implementation and integration costs.

### Value Proposition

With its open standards-based architecture, Thunderhead offers proven out-of-the-box integration with the IBM Enterprise Content Management (ECM) suite of products. Automatically archive documents and electronic correspondence in your content repository for future retrieval and reference, and save extra processing steps. Leverage the IBM ECM functionality to manage rule-based exceptions, or to route documents for approval.

Insurers are able to:

- Meet customers' demands for highly personalized, context-relevant correspondence delivered via multiple channels
- Produce and deliver policies, quotes and claims correspondence, efficiently in ad-hoc and real-time environments as well as batch
- Allow the agent/broker channel to easily white label from a single template
- Improve efficiency, with content reusability across documents and channels
- Leverage a pure SOA architecture built on Web services for easy integration with core systems and long-term investment protection
- Streamline the forms process from XML data capture through document production
- Ensure auditability and compliance with regulatory and legal requirements regarding correspondence

Insurance organizations, such as Prudential and The Automobile Association, have chosen Thunderhead and IBM to help them achieve operational efficiencies and improve customer service.

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