

Improving Business Responsiveness with Access Solutions *People Integration – Part 1*

Consolidated Insurance has been steadily losing many of its best customers. Competitors have been attracting CI's clients with promises of better service and faster claims response. CI has lost money for three consecutive quarters, and the company knows that to return to profitability it must simultaneously improve customer satisfaction and reduce operating costs.

CI's customer satisfaction situation was caused in large part by systems that made it difficult for employees to collaborate to serve customers. Each client transaction involved many different employees, and there was no single view of all customer related information across the company. Also, there were numerous opportunities for errors when collecting data or transcribing forms that had been filled out in the field. The company knew that to return to profitability it needed to significantly improve both the quality of its customer service and the productivity of its employees.

CI was able to transform its business operations with a solution that integrated Web, phone, and mobile communications on a common IT infrastructure. This solution resulted in major productivity gains, lower costs, and, most importantly, increased customer satisfaction.

The company's new system efficiently guides employees through the entire claims process. This process begins when a customer calls CI's service line to file a claim.

The call is answered immediately by an automated system that prompts the customer to provide the relevant information about the incident. The speech recognition system routes the call to the appropriate agent who already has a copy of the customer's profile on his or her computer monitor. The agent can immediately see the policies, deductibles and claims history that apply to the account.

The system then displays a list of possible adjusters. When the agent selects one from the list, the adjuster is instantly sent the claim information, including directions to the site, via a mobile handheld device. Once on the scene, the mobile application prompts the adjuster for all necessary data.

CI had previously used clipboards and paper forms for this process and the transition to handheld mobile devices has created dramatic improvements in almost all aspects of CI's business.

All information gathered by the adjuster and entered into the mobile device is checked in real time. Any information that is missing or entered in the wrong format is quickly flagged for correction before being entered into the system. In the past, such errors had often gone undetected until days later, resulting in long delays and multiple visits to the customer site.

Once all the information is collected, the handheld device senses and connects to a wireless network. The claims data is transmitted to CI's central office, where it is checked for conformance with the company's business rules. Standard repair prices are accessed from CI's back-end system, and are then totaled and transmitted to the adjuster. The claim is approved on the spot and the adjuster prints a check from the portable printer attached to the handheld device.

At CI headquarters, rate reviewers are alerted to the claim and use tools provided by the company's enterprise portal to assess whether the incident should affect the customer's insurance premiums. The insurance agent has also been alerted, and uses the enterprise portal to follow up on the claim and propose a new insurance policy that would provide the customer with better protection in the future.

With tools that have improved customer satisfaction, increased employee productivity and lowered operating costs, Consolidated Insurance has once again been able to successfully grow its customer base and return to profitability.

Improving Business Responsiveness with Access Solutions

People Integration - Part 2

In an increasingly competitive market place, companies that can simultaneously improve operational efficiency and customer service stand to gain a significant competitive advantage.

IBM's Business Integration Reference Architecture is the technical framework that provides companies the ability to bridge multiple systems spread across the entire enterprise. Because its components are modular, implementation can start small and grow to cover all of a company's integration needs, both internal and external. The architecture makes it possible for software to be delivered as reusable, shareable services, and is built to support full implementation of a service-oriented architecture.

Let's look at how Consolidated Insurance used the IBM WebSphere portfolio to foster better productivity and access to information throughout its organization.

The company started by developing a business-oriented model of its claims process. Developers then used the WebSphere Portal toolkit embedded in Rational Application Developer to create the claims initiation application. This was deployed to WebSphere Portal, which provided a single point of access to all the company's applications. WebSphere Portal's built-in Portal Document Manager provided agents with direct access to claims documentation in order to better support customer inquiries.

Developers then used WebSphere Business Integration Adapters to provide integration with the company's third party applications. This reduced the errors caused by the current manual processes that were used to update the customer relationship management and claims management applications.

The company used WebSphere Voice Application Access to render applications for voice interaction using VoiceXML. WebSphere Voice Application Access utilizes WebSphere Voice Server to provide speech recognition and text-to-speech services. Voice portlets were used to allow claims processing to be initiated via telephone.

The company used WebSphere Everyplace Access to facilitate extension of the claims initiation application to handheld mobile devices. WebSphere Everyplace Connection Manager was used to provide secure and reliable connectivity—as well as seamless roaming between networks—via standards-based mobile VPN technology. By providing adjusters with this wireless access to enterprise systems, Consolidated

Insurance was able to improve both its employee productivity and its customer service.

IBM's Business Integration Reference Architecture helps businesses solve difficult strategic integration challenges. Companies can standardize on this architecture to increase business flexibility and reduce the total cost of ownership.

If you'd like to learn more about solving your business integration challenges, ask IBM to schedule a free Business Integration Architecture Workshop with an IBM Business Integration Solution Specialist.