



Highlights:

- **Improved customer experience:** Simplify, speed up and streamline your claims processing, freeing up your team to focus on customers
 - **Reduced operating costs:** Pay on a subscription basis and customize your solution to meet your needs
 - **Quick integration:** Enjoy a simple cloud solution that more easily integrates with your existing IT assets and is up and running in a few days, without the hassle of infrastructure
 - **Better efficiency:** Collate all your claims information in one place with simple automated workflows to increase productivity and compliance while reducing leakage
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Intellect SEEC and IBM: Revolutionizing life claims through innovation

Elevate your experience. Lower your costs.

When it comes to life, annuity and supplemental health insurance claims management, insurance companies worldwide are looking to combine efficiency with agility – so they can optimize their operations without compromising the customer experience.

Intellect SEEC is one of the first life claims providers to deploy its solution on the cloud using SoftLayer® – an IBM company with leading-edge infrastructure and global capabilities. Life Claims in the Cloud – the innovative and powerful solution co-created by the two companies – effectively simplifies claims processing and increases the competitiveness of life, annuity and health insurers around the world.

Further strengthening the partnership between Intellect SEEC and IBM is the fact that both are long-established leaders within the field of insurance and have proven track records of successful hardware, software and service implementation. Together, they are uniquely positioned to deliver leading-edge claims solutions on the cloud.

Understanding the industry

Life claims – including disability, critical illness, long-term care and annuity products – are highly complex and need to be handled with utmost sensitivity. This complexity is due to evolving product variations, intricate compliance issues and ever-changing customer expectations. Coupled with this are the rising healthcare needs of aging baby boomers and increased human longevity – resulting in highly tailored products and distribution methods with increased claims complexities.



Intellect SEEC has 25 years' global experience and understands that the industry is at a critical juncture. It believes insurers must adopt radical, low-cost methods in order to effectively manage these compounding claims complexities and stay profitable and competitive in the future. Life Claims in the Cloud has been specifically developed to help insurers address these challenges and stay ahead in the face of a shifting marketplace.

Providing leading-edge cloud services through SoftLayer

Intellect SEEC has harnessed the value of cloud computing to ease the challenges facing insurers today. Life Claims in the Cloud is an innovative offering that helps life, annuity and supplemental health insurers run efficient claims solutions at a low, predictable cost, while elevating the customer experience.

The scalable, flexible and secure global network provided by SoftLayer made it the ideal platform upon which to successfully test and deploy the Life Claims in the Cloud solution. SoftLayer develops and delivers global cloud services with unprecedented speed – facilitating a fast deployment of the Life Claims in the Cloud solution so that insurers can better manage their business.

The speed and flexibility of the SoftLayer offering is married with the highest levels of security. Every server in the offering includes a robust suite of security features, including around-the-clock onsite security, proximity and biometric access control and digital surveillance, meaning even the most delicate and complex claims are handled swiftly and securely.

SoftLayer solutions are designed to comply with regulatory frameworks to ensure that insurers have peace of mind when operating in an industry that adheres to the most stringent security standards. Customers and their auditors can gain access to an unqualified Service Organization Control Type 2 (SOC 2) report for all data centers and receive regular audits on security, process integrity and privacy – adding an extra layer of protection and assurance.

The SoftLayer security management approach is aligned with US government standards, and the platform is certified as compliant with the US-Swiss and US-EU Safe Harbor Frameworks, enabling customers to transfer information safely and securely around the globe.

Increasing productivity with IBM WebSphere software

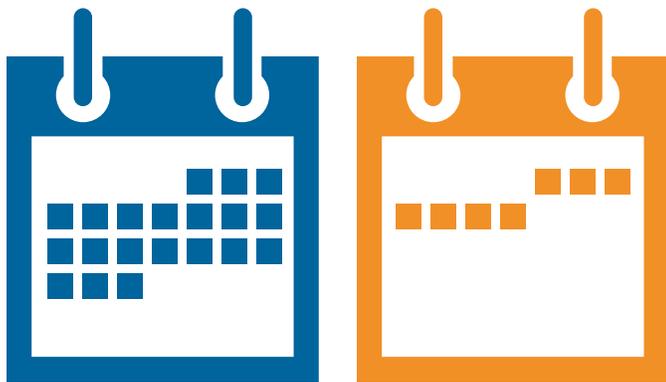
The SoftLayer solution is designed to work seamlessly with IBM WebSphere® software – delivering dynamic, interconnected business processes and highly effective application infrastructures. The three components used in the Life Claims in the Cloud solution include IBM WebSphere Portal Server, IBM WebSphere Application Server and IBM Business Process Manager software.

- IBM WebSphere Portal Server software helps clients deliver highly personalized, social experiences to their customers by providing a single point of access to the applications, services, information and social connections customers need.
- IBM WebSphere Application Server software helps customers increase developer productivity and improve reliability, security and control by accelerating Java™ application server runtime.
- IBM Business Process Manager platform provides a single, unified programming model and scales smoothly and more easily from initial project to an enterprise-wide program, facilitating integration across applications, systems, platforms and workflows.

A powerful and progressive partnership

The Intellect SEEC and IBM partnership is a marriage of unprecedented expertise and success. Intellect SEEC is recognized globally for delivering vertical insurance solutions, with seven of the top ten global insurers as customers. It is a leading provider of insurance software with an extensive portfolio covering distribution, underwriting and claims. The company has strategic relationships with major insurance carriers in the United States, Canada, the United Kingdom, India and the Far East and builds its innovative, low-cost solutions on a firm belief that while the underlying business and technology of insurance are complex, their application should not be.

SoftLayer provides cloud infrastructure as a service from 15 data centers in the United States, Asia and Europe¹. The cloud capabilities – adopted by 80% of Fortune 500 companies – are used for big data analytics, high performance computing, backup and recovery. IBM has a strong presence in the insurance space and a long history of collaborating with other companies to successfully take complex solutions to the marketplace.



Claims settlement time down from 20 days to 7 days for ICICI Prudential.

An unprecedented platform

The simple and user-friendly Life Claims in the Cloud solution is built using a layered, component-based architecture and leverages the principles of service-orientated architecture (SOA). It allows users to access information and perform seamless transactions across multiple disparate systems. This means users can introduce claims capabilities fast, without the risk of rebuilding or replacing proven assets. This ability to respond immediately to changing requirements, while leveraging existing assets, is crucial for organizations that want to stay ahead in today's highly competitive business environment.

One of the key elements of the solution architecture is the run-time “Product Configurator”. This gives users the ability to define and deploy new products in less than one week. Its intuitive user interface provides a simple, quick and efficient means of integrating products, delivering a consistent view of them for all stakeholders and systems.

The built-in “Claim Benefit Calculator” helps ensure consistent benefit calculations based on key configured criteria, such as product parameters, claims history and policy information.

“Intellect Claims provides a functionally rich and highly configurable customer-centric, event-driven claims product that is quickly gaining traction among US insurers.”

— Todd Eyster, Aite Group

Key solution benefits

- **Improved customer experience:** Simplify, speed up and streamline your claims processing, freeing up your team to focus on delivering unprecedented customer care
- **Reduced operating costs:** Pay on a subscription basis, predict ongoing operating costs and reduce training
- **Efficiency and immediacy:** Be up and running in days with a complete and comprehensive claims solution in the cloud that empowers you to quickly and accurately drive closures thanks to all your claims information being located in one place, automated workflows and increased compliance – also available as a private cloud offering
- **Simplified operations:** Complete all your claims processing in one place using industry-standard software with SOA compliance and security
- **Easy integration:** No need to host software or maintain infrastructure – operates and integrates with your existing IT assets
- **Modular platform:** Customize your solution to meet your needs – adopt the solution in its entirety or implement functional modules to meet the demands of your business

Cloud-based benefits

- **Time to market:** Facilitates rapid delivery to the marketplace, creating a competitive advantage
- **Integration:** Enables your cloud environment to co-exist with your existing infrastructure
- **Access to technology:** Connects all projects to the technology – no need to prioritize some tasks over others
- **Access to innovation:** Generates a faster path to new developments in big data and private clouds
- **Contract and cost:** Offers flexibility without long-term contracts (consumed by the hour or month)
- **Enterprise scale:** Comes with the backing of 40 data centers across 18 metropolitan regions worldwide²
- **Control and transparency:** Provides insight into the physical infrastructure

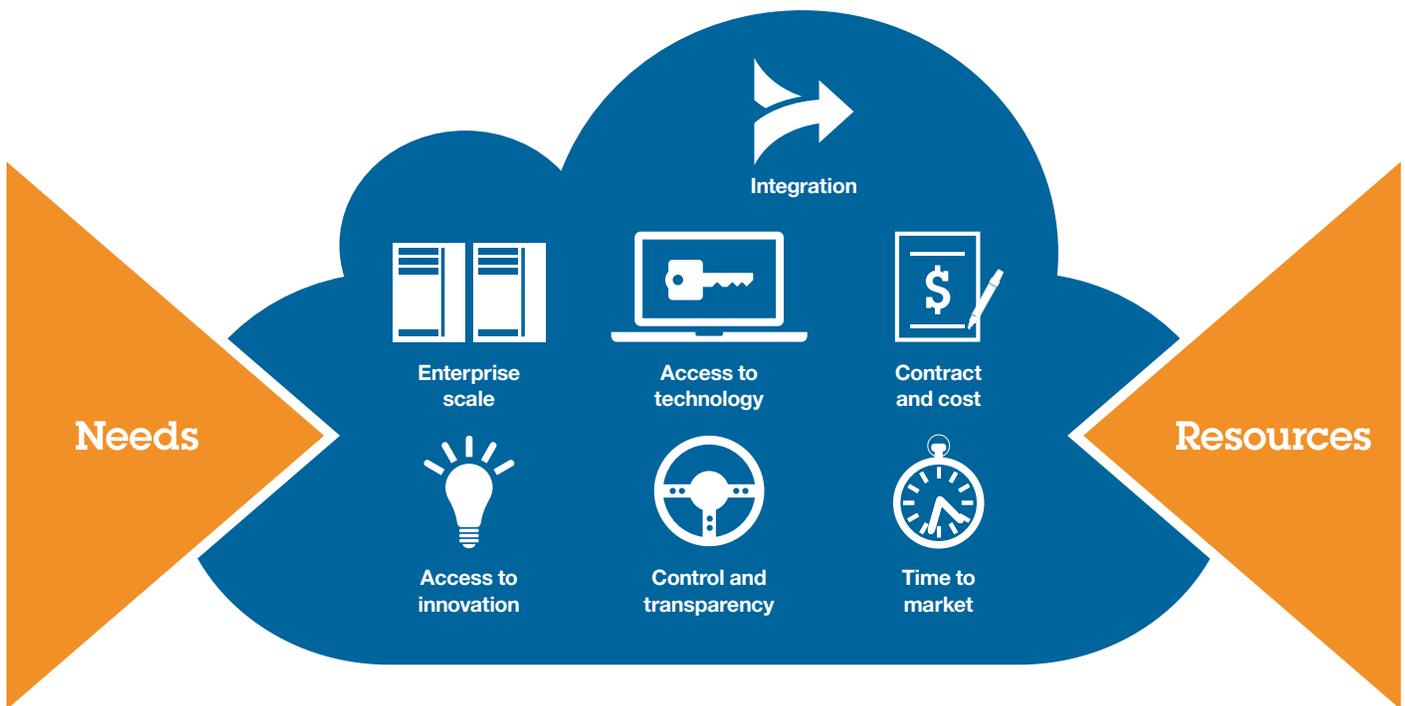


75%

improvement in claims
processing time for
Tata AIA Life Insurance
Company Ltd

“We have experienced several benefits in our claims handling process that helped us to significantly improve customer experience since implementing the Intellect Claims solution.”

— Samrat Das, Chief Information Officer, Tata AIA Life Insurance Company Ltd.



“Understanding the value of cloud operations and considering how they can be deployed effectively to solve existing business problems should be part of every insurers’ strategic plans.”

— Matthew Josefowicz, Managing Director, Novarica

Get in touch

To learn more about IBM cloud-based technology and how it can help optimize your business performance, please contact your IBM representative or Intellect SEEC representative. Alternatively, please visit: ibm.com/cloud

To sign up for a trial or to find out more about how Life Claims in the Cloud can elevate your customer experience and lower your costs, please visit: www.lifeclaimscloud.com. Alternatively, for further clarification or to invite a specialist to share a demonstration with you, please email: marketing@lifeclaimscloud.com

For more information about Intellect SEEC, please visit: intellectSEEC.com



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September 2014
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1. In 2014, IBM plans to deliver cloud services from 40 data centers worldwide in 15 countries and five continents, including North America, South America, Europe, Asia and Australia. IBM will open 15 new data centers worldwide, adding to the existing (as of January 2014) global footprint of 13 global data centers from SoftLayer and 12 from IBM. Among the newest data centers to launch are China, Washington, D.C., Hong Kong, London, Japan, India, Canada, Mexico City and Dallas. IBM plans to have data centers in all major geographies and financial centers, with plans to expand in the Middle East and Africa in 2015.
2. According to the 2014 IBM global footprint plan.



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