

# Latin American insurance giant gears up for significant growth

*Integrating and streamlining processes across lines of business with IBM Case Manager*

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## Overview

### The need

This Latin American insurance giant wanted to ensure prompt claims service, but inflexible processes and a lack of insight into customer data dulled responsiveness, negatively impacting customer satisfaction.

### The solution

The company introduced an advanced case management solution, built on IBM® Case Manager software, which provides an integrated view of customer data, and links quote requests to case files used for underwriting, issuance and collections.

### The benefit

With streamlined content and processes, the insurer has reduced cycle times for processing quotes, cut operational expenses and improved responsiveness, boosting customer satisfaction and creating a solid foundation for growth.

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In the insurance industry, customers might be initially won over by the promise of good coverage for a good price, but it is the handling of customer claims that can have the greatest impact on their satisfaction and loyalty.

Insurers have one chance to make the right impression – slow responsiveness or poor claims service can result in reduced customer satisfaction and reputational damage, potentially dulling an insurer’s competitive advantage.

## Moving away from inflexible systems

With ambitious plans to expand its Latin American operations, capturing more customers and a greater market share, this insurance giant knew that it needed to maintain a sharp focus on excellent service. A lack of flexibility and agility around underwriting and claims processing threatened to hold back these growth objectives, dulling the insurer’s ability to provide prompt, high-quality customer service.

Underlying the insurer’s underwriting and claims processes was an aging, highly customized technology infrastructure with limited functionality and workflow capabilities. If an agent wished to submit a quote request, this had to be communicated to the control desk by phone or email. The control desk would then manually send each request to the appropriate department, where it was then assigned to an underwriter for insured limit amount authorization.

Relying on such cumbersome, manual processes slowed the company’s response to customers, threatening to negatively impact service levels. Additionally, as each line of business used different technology tools to manage underwriting and claims processing, the lack of standardization meant that IT administrators spent a great deal of time and effort maintaining duplicate systems – at significant expense to the company.



## Streamlined, standardized quote processing

Seeking a better way to process quote requests, the insurance company decided to overhaul its existing systems and processes, and introduce an integrated case management solution. The company selected IBM Case Manager to serve as the cornerstone for streamlining business processes and integrating enterprise content and workflows. Datum Consulting Group, an IBM Business Partner, assisted with technical design, project management and solution implementation.

With IBM Case Manager, the insurer can integrate quote requests into a single case file that staff members use for underwriting, issuance and collections. Agents can submit quote requests using a variety of electronic methods, such as sending an email containing the relevant agent ID in the subject line. The system automatically routes the email and all attached documents to the control desk. Or the agent can skip the control desk by completing an electronic form to initiate a case directly. However an agent requests the case, the system routes it to appropriate staff members based on line of business and insured amount. The system uses one document ID, improving case history tracking and providing better data integrity and content security.

To enhance operational visibility, the insurer takes advantage of IBM Cognos Express software, which offers process performance reporting, analysis, dashboard, scorecard and planning tools. The solution provides the company with rapid, reliable information that can be used to optimize operations.

## Reaping the benefits

The insurer has modernized its claims processing environment, replacing standalone systems and cumbersome manual processes with a flexible, scalable solution that provides complete automation where possible. Processes have been streamlined and standardized across lines of business, eliminating redundant procedures, reducing manual effort and improving accuracy. All of this helps to accelerate quote processing, ensuring a rapid response to customer requests.

By integrating content and processes, and improving insight into customers, quotes and operational performance, the company is driving greater business agility and better decision-making, boosting efficiency and supporting continued business growth.

## Solution components

### Software

- IBM® Case Manager
- IBM Cognos® Express

### IBM Business Partner

- Datum Consulting Group

## For more information

To learn more about IBM Case Manager, contact your IBM representative or IBM Business Partner, or visit the following website: [ibm.com/software/ecm](http://ibm.com/software/ecm)



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