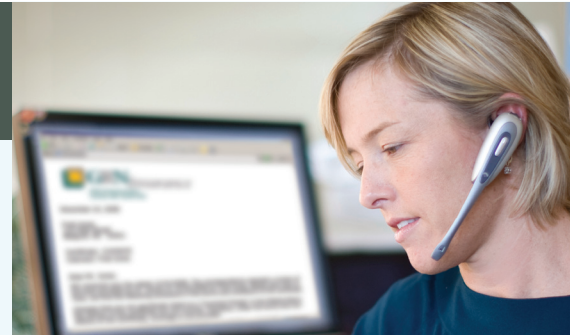


DATA SHEET

# Policyholder Communication Solution

SETTING THE NEW STANDARD IN CUSTOMER-CENTRIC COMMUNICATIONS



## Summary

- Provide faster and more intelligent customer interaction across all channels
- Ensure accurate, consistent, and personalized communications
- Enhance operational efficiency
- Strengthen the customer experience
- Maximize new business generation
- Reduce expensive content creation and delivery costs
- Speed claims processing
- Meet regulatory compliance
- Cost-effectively migrate your legacy applications
- Transform your business to “go green”

## OVERVIEW

### Raising the Bar on Customer Communications

Let's face it. In today's world of financial turmoil, insurance carriers are hard-pressed to improve profitability, increase operational efficiency and reduce costs. And as competition increases and operating budgets continue to shrink, it's more important than ever to maintain the highest levels of customer satisfaction and loyalty to retain your valued customers. The success factor for many insurers today lies in their ability to leverage high-quality, personalized communications to drive greater value to their customers and throughout the enterprise.

For years, insurers have had to rely on inefficient, and often inflexible, legacy document-generation systems. Many of these systems are now being retired, putting insurers at even greater risk and driving the need to consider more advanced technology solutions to meet all their communication needs. Replacing those legacy systems have always appeared to be a daunting – and very expensive – task.

Not any more...

Pitney Bowes Business Insight (PBBI) is pleased to offer its Policyholder Communication Solution – one that delivers the flexibility, scalability and reliability to drive high-value

personalized communications to all customers at any time thru any channel. PBBI is now setting the new standard in customer-centric communications.

### The End-to-End Communication Solution

The Policyholder Communication Solution utilizes the power of our leading Customer Communication Management (CCM) technologies and offers insurers a wide array of software and services. Whether you are looking for an independent set of document tools and functions, or a comprehensive, fully-integrated communication process, we can help. Our solution simplifies document creation, management and distribution, ensuring that all customer communication is accurate, accessible and secure.

Policy packets...policy forms...welcome kits...invoices...renewal documents...claims correspondence...customer service letters...marketing campaigns. The PBBI solution can meet all of your needs. We offer best-of-breed capabilities for all communications – whether its high-volume batch, on-demand documents or interactive communications. All designed to reduce operational overhead and streamline workflow.

## Policyholder Communication Solution

"... MOST MAJOR P&C AND LIFE INSURERS ARE SHIFTING THEIR FOCUS TO COST SAVINGS,... COUPLED WITH THE NEED TO PROTECT MARKET SHARE THROUGH IMPROVED CUSTOMER RETENTION, CCM IS BECOMING A REQUIREMENT VERSUS A 'NICE TO HAVE.'"

Gartner, Inc., "The Growing Need to Improve Customer Communications in Insurance," March 30, 2009

### Simplifying Your Business

The versatility and applicability of our Policyholder Communication Solution stretches across the breadth and depth of your organization. Here are just a few examples:

- **Claims**

Claims handling represents one of the most important interactions between an insurance carrier and its policyholders – one that can literally make or break the customer relationship. Our solution helps manage interactive claims correspondence with greater control and efficiency, automate claims communication workflow and routing and improve the accuracy and integrity of data. You'll drive out unnecessary cycles and costs and reduce claims processing times.

- **Marketing**

Just about every marketer is striving to find ways to do more with less. Depending on the complexity of the product or service, the number of relevant touch points can range from one to many. Effective branding and marketing across all touch points builds a closer relationship with your customer. Our solution enables you to tailor your communications to a customer's individual needs across every channel at any time.

- **Billing**

In a recent survey by InfoTrends, the vast majority of consumers do not just open their transaction documents – they actually spend time reading them. Statements and invoices capture a customer's attention, and provide an excellent opportunity to interact with your customer, as well as directly affect how they perceive and do business with your company.<sup>1</sup> Our solution optimizes the design and delivery of these documents in print, email and SMS and Web self-service, as well as offering the opportunity for transpromo marketing – adding relevant messaging to transaction documents to increase revenue.

- **New Business**

The new business process is rife with both inefficiencies and the potential for error. Our solution can play a fundamental role in enabling straight-through policy production and underwriting automation by increasing efficiency, accuracy, overall responsiveness and accelerating key functions such as quoting, binding, policy creation, policy delivery, and invoice presentment and payment.

### Policyholder Communications

Centrally manage thousands of policyholder communications of different types:

- **High Volume.** Structured communications, processed in batch, pushing high-transaction rates such as policy packets, renewal letters, and billing statements
- **On-Demand.** Hardened communications created with available external data, delivered in real-time via Web Services such as instant issue ID cards, VRU delivered DEC Pages, or dynamically-delivered proposals and quotes.
- **Interactive.** Individualized, ad-hoc communications, require real-time information and human touch to complete. They can be delivered in real-time or batch formats such as claims correspondence, policyholder changes, and negotiated proposals.

<sup>1</sup> Source: InfoTrends, "Trans Meets Promo... Is It More Than Market Hype?" 9/08

"WITH THE INDUSTRY'S LARGEST BREADTH OF FUNCTIONALITY, PBBI'S CCM SOLUTION SUITE ENABLES INSURANCE COMPANIES TO AUTOMATE AND ENHANCE THE DOCUMENT PRODUCTION PROCESS WITH CUSTOMIZED COMMUNICATIONS."

Celent Document Automation Solution  
Vendor for Insurers Report 2007

## Solution Framework

Here's a closer look at the main building blocks of our Policyholder Communication Solution:

- **Document Composition**  
Our powerful and intuitive document composition engine enables business users to quickly and easily create personalized business documents and correspondence. You centrally manage all your communications – transactional, on-demand and interactive formats.  
  
You author, design, maintain and enhance virtually any document. Our software enables you to access, control and administer all resources from a centralized, single-design environment, making it easy to create and change communications – without relying on IT. With the ability to generate 80,000 pages per minute in batch format, independent benchmarks place PBBI as offering the fastest composition engine in the marketplace today.
- **Real-time Communications**  
You can close business on the spot with our on-demand and interactive solutions. Customer-oriented events – via Web, fax, phone or transaction system – trigger on-demand output such as quotes or proposals. In other instances when you need the human

touch to complete a task, our solution enables you to easily create, manage and deliver real-time individualized correspondence. Business users control content and design by creating pre-defined templates. Front-line users then use the created template along with a web-based WYSIWYG document editor to tailor the communication to the specific needs of the customer and deliver it via their preferred channel.

Template management, version control and workflow approval ensure the quality of every document. We also offer a full complement of web services that allow tight integration into your front-end business systems. Our robust, scalable architecture supports up to 325 concurrent interactive users (per node) with sub-second response times.

- **Distributed Output Management**  
When it comes to printing, our powerful print stream manipulation tool allows users to visually manipulate a print job, such as adding a bar code to all documents before they go to the printer. We enable you to consolidate multiple mailings into one envelope to save time and costs. Our solution supports out-sorting, policy assembly, integrity tracking, PAVE invocation and pre- and post-production barcode insertion.

## Case in Point

Serving more than 700,000 members, this leading Northeast regional healthcare insurer had amassed more than 15,000 different document templates for business letters and customer correspondence. For customer service representatives (CSRs), determining what letter should be sent was a manually-intensive, time-consuming process. CSRs also did not have ability to view documents that were mailed to the policyholder – creating lengthy call times, in addition to compliance concerns.

Pitney Bowes Business Insight was called in to manage the insurer's real-time interactive, on-demand and batch communications to overcome these challenges, enhance customer service and reduce costs. CSRs now have the ability to easily create, manage and deliver real-time, personalized, interactive customer communications. Significantly reducing the number of templates, CSRs quickly and easily find the correct template, tailor the communication to the customer's specific needs and deliver it through their preferred channel. Document archive and retrieval provides a single customer view. The result is faster, more efficient and cost-effective communications across the enterprise.

# Policyholder Communication Solution

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## PITNEY BOWES BUSINESS INSIGHT

With the industry's most comprehensive set of solutions for maximizing the value of customer data, Pitney Bowes Business Insight helps organizations more effectively locate, connect with and communicate to their customers in today's global markets.



- **Archive & Retrieval**

Our application offers a secure, high-performance document archive that gives your Customer Service Representatives (CSRs) instant access to the same communications your customer receives. It facilitates long-term access to newly designed policy communications (including email archive) in an efficient, cost-effective manner – while meeting regulatory requirements all the time.

- **Electronic Delivery & Web Self-Service**

CSRs and agents/brokers can interact with customers via personalized, two-way email and SMS communications. Call Centers streamline in-bound email/SMS response handling with auto-categorization to improve customer service. You can ensure customer retention through personalized, one-click renewal offers and simultaneously send an SMS confirmation/portal password.

With web self-service, you get real-time, online access to account information, dispute resolution, billing and reconciliation and reporting/analytics. This dynamic, interactive online experience reduces Days Sales Outstanding (DSO), speeds bill payments, improves customer service and slashed print/mail costs.

- **Data Integration**

Our solution offers a data access and integration tool that allows users to visually map incoming data from a database, a complex extract file or other data source. It then enables them to consolidate this information for use in all policyholder communications.

Just as importantly, PBBI offers a host of data quality, address and location intelligence capabilities that help drive greater accuracy, speed and efficiency into your daily customer communications.

## Proven Migration Services

No need to worry about conversion. Our Legacy Migration Services provides a conversion utility tool, a systematic proven approach, and services and expertise to quickly and cost-effectively move your applications. With PBBI experts at your side, our Migration Services takes you through a five-step conversion process:

- Transform
- Import
- Cleanse
- Apply Logic
- Test

Since every customer is different, our solution is designed with the flexibility and adaptability to accommodate your specific needs and challenges.

## Is Your Company Considering Going Green?

You'll also improve your company's public image through the implementation and delivery of eco-friendly practices. We'll help you maximize your "green" initiative.

The PBBI Policyholder Communication Solution: setting the new standard in customer-centric communications. For more information, call 800-327-8627 or visit [www.pbinsight.com](http://www.pbinsight.com).