

**opentext™**

**Success story**

**Equitable Life & Casualty  
Insurance Company**

**Industry**

• Insurance

**Solution**

• OpenText Exstream™

**Results**



**Cuts policy document  
production times by 50 percent**



**Cut underwriting times  
by 50 percent**



**Dramatically reduces the number  
of document templates (from  
18,000 unique to under 1,000)**



# Equitable Insurance improves customer experience with communications

**OpenText Exstream enables leading insurer to streamline document production processes and improve quality and clarity of communications**

*"Our policy content is pretty much locked down because of the way they must be approved by each state, but with OpenText Exstream, policies are more readable and clearer because we're able to make them more visually pleasing from a layout perspective."*

**Carlyn Campbell**  
Director of electronic document production  
Equitable Life & Casualty Insurance Company



Utah's Equitable Life & Casualty Insurance Company had to generate 400 policies a day with a staff of two locked into proprietary production systems. Now document generation has been streamlined, and the quality of customer communications improved with OpenText™ Exstream™.

## Challenge

### Locked into proprietary systems

Official documents can create a paradox. It is important to understand what they say but their official or legal terminology can be difficult to comprehend. Insurance policies are a great example, which is why many insurance companies now accept the need to re-design customer communications, making them more personalized and easier to read.

Headquartered in Salt Lake City, Utah, Equitable Life & Casualty Insurance Company needed to address this trend and also faced significant production challenges. With a department of two people generating 400 policies a day and a growing business, it needed to streamline document production processes to realize its corporate aim of being 'quick and nimble.'

Employing 200 people and licensed to operate in 45 states, Equitable is a life and health insurance firm specializing in the market for people age 55 years and older. Its main products are policies that supplement the federal government's Medicare national insurance programs for older people. It also offers senior life insurance, cash policies and a cancer-specific plan. Equitable also acts as a Third Party Administrator (TPA), acting on behalf of smaller insurance specialist companies who do not have sufficient resources or knowledge of the Medicare market.

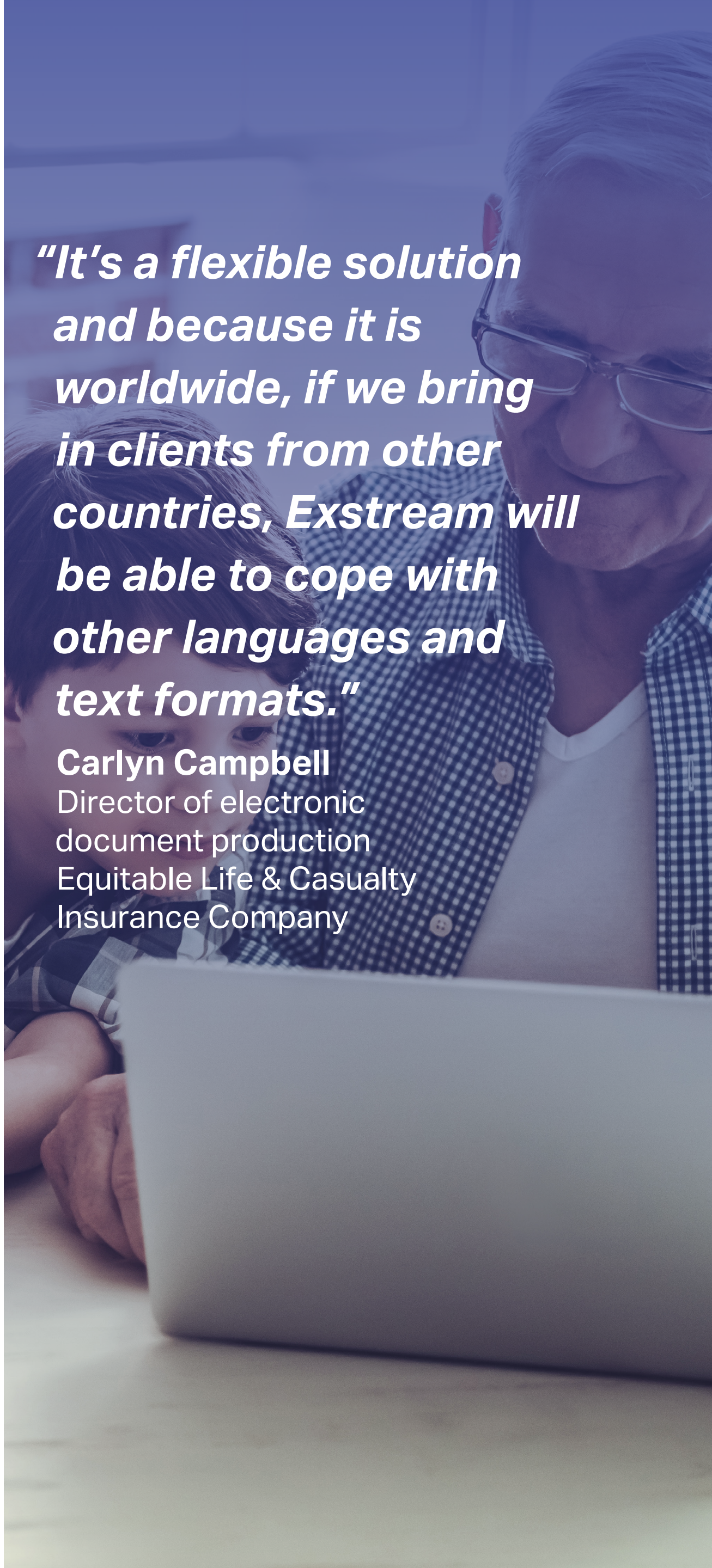
**"We try to make our documents very clear and easy to understand,"** explained Equitable's Director of electronic document production, Carlyn Campbell. **"A lot of times our hands are tied by the state government, which requires certain language and terminologies, but we try to make our documents very readable—very customer-friendly and not insurance-centric."**

**"I am in charge of all of the policy printing, and we are now producing about 400 policies a day. Previously, the problem was that we were locked into a proprietary system from one of our print vendors and were using their proprietary programming language. As we brought in more third-party clients, this meant more proprietary coding and manually building special forms. The volume was getting so large that I was concerned that our two-person department would just not be able to keep up if we brought in any more clients."**

In addition to the volume, the company also needed to be able to make changes to existing policies and documents. **"If we had to make a change to a policy, for example if one of our clients got a new president, the signature on every page had to be replaced on a plethora of forms that I had to go through and change individually."**

Typical Equitable supplement policies are nine to 12 pages long but some other policies can be up to 40 pages and the client information is always changing.

**"We store a scanned copy of the physical insurance application so those are all unique. The federal government also allows 10 types of Medicare supplement plans, so each one of those is unique, based on the benefit schedule. Also, each state has its own requirements so just about every one of them is different,"** explained Campbell.



**"It's a flexible solution and because it is worldwide, if we bring in clients from other countries, Exstream will be able to cope with other languages and text formats."**

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Director of electronic document production  
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Also, if a customer files a claim, the company needs to reproduce what they are sent if they need a duplicate. The team have to be able to recreate the communication chain back as far as they can go.

Equitable needed a new solution that would be easy to use and enable the small production team to make one-time changes that would automatically ripple through all the relevant documents, eliminating the need for multiple individual alterations.

***“We were also looking for a solution that would make use of commonality so if there was one paragraph that was frequently used, we would not have to re-type it hundreds of times,”*** said Campbell. ***“We needed to reuse paragraphs and segments instead of having to re-write pages of code. We wanted to make the process easier so if I was not here, it could still carry on.”***

***“As it was before, everything was residing on the printer. I knew where it was because I have been doing this for 17 years. However, my technician didn’t necessarily know where it was located. Our old way of working was not user friendly and was certainly neither quick nor nimble.”***

## **Solution**

### **Flexible power with strong support**

Seeking an answer, Campbell saw the Exstream customer communication management (CCM) solution featured at the annual Xplor International Conference.

***“Specialists visited our offices along with a technical team to demonstrate Exstream,”*** said Campbell. ***“I sent them some of our forms from which they created one of the policies and it was amazing. Everyone was so helpful. My main drivers for implementing Exstream were that***

***it belongs to a large company, so I knew that I would be able to get really good support. It’s a flexible solution and because it is worldwide, if we bring in clients from other countries, Exstream will be able to cope with other languages and text formats. Additionally, the ability to reuse content was also attractive.”***

The Exstream Professional Services team was instrumental in the set-up process. The team also delivered a conversion assessment although Equitable did most of the conversions in-house. Exstream is designed to help users make the most of every customer touch point by creating personalized, real-time customer communications, which can be delivered through their preferred channel, including web, email, print and SMS. Insurance carriers like Equitable can significantly reduce costs by providing a single software solution for policies, bills, quotes/ proposals and correspondence. Exstream also supports straight-through processing for high-volume and on-demand communications.

## **Benefits**

### **Increased efficiency at reduced cost**

Equitable is just starting out on its Exstream journey and has begun by converting policies to the new system which is also being used to create its 1099 federal tax returns. Once all the policies are converted, it will be expanded to the correspondence system, premium billing notices and explanation of benefit documents.

Some significant benefits have already been achieved. Document production times have been halved and the ability to proof PDF files rather than paper has also cut underwriting times in half. There has also been a dramatic reduction in the number of document templates. The company originally held some 18,000 unique pages, which has now been reduced to under 1,000. For example, there used to be 43

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Equitable Life & Casualty Insurance Company



different state variations on one policy and they have now been cut to just one. Increased productivity and automation have also reduced costs by enabling the company to implement staffing efficiencies.

***“We used to run a Tagged Image File Format (TIFF) workflow so copies of the original client applications were store as TIFF images and we could only access them for 90 days before they were put into the archive system,” explained Campbell. “By moving to Exstream, we have been able to go to a PDF workflow so we can pull them in from our archive solution. Now we can attach images all the way back to the beginning instead of just for 90 days. This has helped the Policyowner Service Department because they no longer have to spend a lot of time searching the archiving system.”***

The Exstream powerful reporting functions have enabled Equitable to create many new reports. As jobs run through Exstream Command Center, reports are automatically generated to show which policies are processed

and a CSV file is created, which enables the Underwriting Department to make sure that customers get the correct documentation and to audit everything that is created. It also gives a clear view on departmental performance metrics.

Currently, all policies are printed in-house and mailed out, in the future Equitable intends to use the multichannel delivery options offered by Exstream to allow for electronic delivery to a variety of devices. The team will be implementing the product’s interactive capability to address additional correspondence needs, replacing various home-grown departmental solutions. The company is also looking to improve compliance and implement digital signatures, leveraging the Exstream integration with several leading e-signature companies.



## About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit [opentext.com](http://opentext.com).

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