

Unum Streamlines Customer Engagement

OpenText™ Exstream delivers superb return on investment for leading insurer

Unum is a leading financial protection benefits provider on both sides of the Atlantic. It needs to generate thousands of clear, vibrant documents for its clients. It achieves this with Exstream, the market-leading, multichannel Customer Communication Management (CCM) solution.

Challenge

Business challenges

Headquartered in Chattanooga, Tennessee, Unum is a Fortune 300 insurance company. The Unum Group was created by the 1999 merger of Unum Corporation and Provident Life and Accident Insurance Company, and now features three distinct businesses — Unum US, Unum UK, and Colonial Life.

With more than 9,000 employees, Unum protects 20 million people worldwide, serves the needs of 175,000 businesses in the US and UK and provides benefits for a third of Fortune 500 companies. It ranks first for group and individual disability insurance in the US and UK, and in the US market, it's the third largest provider of voluntary benefits and first for group life coverage.

Benefit and insurance documents can be complex and difficult to understand and it is sometimes hard for individuals or companies to grasp what they pay, what benefits they receive, what's covered and importantly, what is not covered. Rules and regulations bring further complications, so it's a constant challenge to present the information in a clear way.

"Our business depends on clear communication, from the initial explanation of our benefits to processing a claim, to ongoing case management," says Rex Price, director, Document Management Center of Excellence, Unum Group.

Unum became an Exstream customer in 2006 when the company purchased the software to produce personalized contracts and booklets. Since then, its use of Exstream has grown to provide fast straight through processing in support of Unum's Simply Unum Initiative, which includes providing annual broker statements (since 2008), integrated print to mail capability with Print & Distribution in 2009 and enabling multi language globalization in 2010. Email capability was added in 2012, interactive documents in 2013, and Output Compare module for testing in 2015.

INDUSTRY

Insurance

CUSTOMER

The Unum Group - Unum US

CHALLENGES

- *Create clear, easy to understand communications for customers*
- *Elevate the content and production standards for customer communications*
- *Time-consuming manual processes for emails*

SOLUTIONS

- *OpenText™ Exstream*

BENEFITS

- *Supports a sound return on investment through the automation of various processes*
- *Delivers powerful features that can be customized to support business growth*
- *Provides a single integrated platform that can be used across the company*
- *Automates many manual processes and streamlines the document creation process to save time and money*
- *Integrates easily with existing systems*

Solution

Multichannel delivery

After researching the market, Unum selected Exstream Customer Communication Management (CCM) software. Exstream is a multichannel CCM solution that enables users to create insightful, real-time customer communications that can be delivered through the customer's favorite channel. It can provide fully customized high-volume statements and bills, self-service web applications and on-demand marketing; although Unum is specifically using Exstream for self-service document creation and some complex marketing materials.

The account services team will be using Exstream to provide personalized correspondence that can be produced interactively by customer-facing employees.

"Unum is really focused on investing in technology and we invested in Exstream as one of our flagship tools," says Price.

John Harris, Enterprise Architect, Unum Group—Communications Management Capabilities adds, "Some of the challenges we were trying to solve with Exstream included finding a tool that would replace all of our existing document generation capabilities, and we needed it to grow with us.

"At Unum, we have 30 to 50 Exstream applications that range from booklets and contracts, quotes and proposals, letters, and marketing benefit education materials."

Exstream is now used for all three of Unum's companies, and has been identified as Unum's target/flagship document generation platform.

Benefits

High financial returns

Email is an important communication tool for Unum and a major benefit of using Exstream is the ability to automatically generate messages.

"In our business area, we used to take three to six minutes to create manual emails and we have been able to automate that for 160,000 emails, which were previously generated manually," says Price. "We're now generating those in seconds, so the return on investment on being able to generate 160,000 emails automatically is a huge improvement for our business.

"Using Exstream has enabled us to automate the production of 160,000 emails which were previously created manually. The return on investment is huge from a time-saving perspective for our customers."

REX PRICE, DIRECTOR, DOCUMENT MANAGEMENT
CENTER OF EXCELLENCE, UNUM GROUP

"We've been able to innovate, especially in regard to converting our legacy applications in Exstream. We've also worked well with the Services department who helped us assess our gaps and our communications as well as identifying future opportunities that we can take advantage of using the Exstream product.

"As we continue to expand on what we're doing, I want to engage our business leaders to help elevate the communications that we've done before. I want to use Exstream to take it to the next level."

www.opentext.com/contact