



HTC Global Services, Inc. Claims, Salvage, Subrogation and Content Management Solution

Partner Solution

■ **Target Industry**

Insurance

■ **Business Application**

Claims Processing

■ **Products**

*IBM FileNet Business Process
Framework*

*IBM FileNet Business Process
Manager*

*IBM FileNet Content Federation
Services*

IBM FileNet Content Manager

IBM FileNet Records Manager

Business Challenge

Customers demand and expect insurance claims to be processed quickly, irrespective of complexity. Claims processing involves several steps, including scanning paper claims; verifying policies, customer histories and warranties; creating notices of loss; dispatching field staff for appraisals; and communicating with multiple parties to gather the necessary information to make a decision on a claim. In some cases, the process can also involve subrogation and/or salvage and disposal (auction) of property. Throughout all of these processes, an extensive amount of correspondence must be generated and managed.

Throughout many insurance organizations, divisions and lines of business use different software solutions of varying capabilities. These solutions are either internally developed software or they are commercial off-the-shelf applications. Complicating matters further is as the market consolidates, mergers and acquisitions bring in yet additional system and processes.

The result is often "patchwork" IT environments that cause inefficiencies, longer processing cycles, processing errors and higher maintenance costs. These disparate systems and processes add to the complexity of

claims processing, limiting automation of document review and approval and making it hard to meet customer expectations while reducing processing costs. Additionally, patchwork IT environments make it difficult for insurers to comply with regulatory compliance and retention policies.

Solution

HTC's solution is a Web-based enterprise solution that automates and streamlines processes pertaining to insurance claims management. On the front end, the solution supports document capture. This enables insurers to scan paper documents and 'receive, process and store' faxed or emailed content, enabling them with fast and easy search and retrieval capabilities. A rich Web-based interface leverages the IBM Enterprise Content Management (ECM) suite of product capabilities to further automate the submission of documents. The solution offers configurable work queues and business process workflows to manage policies, claims, field appraisals, subrogation, salvage, and salvage disposal. In addition, the solution provides a central IBM ECM repository to manage documents and correspondence for various business groups such as Human Resources, Finance, Contracts/Legal, Sales and Marketing.



The HTC solution leverages a Service Oriented Architecture (SOA) to enable seamless system integration and collaboration with other applications. The solution provides “software agents” for document and data exchange with external systems. The IBM ECM out-of-the-box features are leveraged to enable business managers (rather than developers) to quickly configure and deploy new document types, document attributes, work queues and business process workflows.



Value Proposition

HTC’s solution provides a platform to manage all document-centric business processes for claims, salvage and subrogation. It streamlines and automates these processes to help the organization improve efficiencies and reduce claims processing time. In addition, it provides cost savings in infrastructure, support, maintenance and staffing.

The solution is designed so that other products, line of business or business units can be brought online, with the necessary business specific requirements implemented – without significant effort or impact to existing system users.

Overall, organizations can achieve the following benefits:

- Improved compliance and centralized governance - reduces the legal risks involved in retaining documents too long by implementing Information Lifecycle Management and associated processes effectively.
- Improved information access - makes it easy to store, search and retrieve documents throughout the enterprise. It also enables document linking, where documents may be tied to disparate systems. In migration and mergers/ acquisition scenarios, the solution provides the means to quickly add an external content repository, to the enterprise data store. Such documents can also be easily accessed by existing applications.
- Infrastructure cost-savings - a significant amount of cost savings can be realized by consolidating infrastructure distributed among various business units within the organization. Cost savings can also be realized from consolidating resources, storage, network bandwidth and licensing.

Company Description

HTC Global Services, Inc. is a leading CMM Level 5 certified Information Technology (IT) solution provider. Founded in 1990, HTC is headquartered in Troy, Mich., staffed with more than 3,000 highly qualified IT professionals working across global delivery centers in North America, United Kingdom, India, Australia, Malaysia, and China. It offers information technology services, solutions, products and BPO services in publishing, government, automotive and manufacturing, healthcare, insurance finance, retail and technology sectors.

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USA

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