



HTC helps leading insurers delight their respective customers with a better claims process

The separate engagements showcase our expertise in Smart Communications-based claim forms development and automation.

The Clients

A leading U.S. based insurance company providing a wide range of insurance products to individuals inside and outside of agriculture

A leading U.S. based insurance company providing solutions for excess and surplus lines commercial property and casualty insurance coverage

The Challenges

Our clients, two different insurance companies, were facing a similar set of challenges in their existing policy and claims processes. Communications weren't personalized, timely, or well-customized to their customers' needs. Internally, the time-consuming manual processes were labor intensive, and error-prone, often frustrating the adjusters, agents, and the policy holders. Moreover, the claims as such were turning complex with

more variables and data constantly coming into play. This hampered the insurers' ability to determine appropriate settlements and flag potential fraud faster. Additionally, lack of comprehensive functionalities made it difficult to meet industry regulations and compliances.

The shift to a mostly-automated claims process using SmartCOMM began for the insurers, and they chose HTC for their respective transformation.

Client	The insurer who provides a wide range of insurance products to individuals inside and outside of agriculture.	The insurer who provides solutions for excess and surplus lines commercial property and casualty insurance coverage.
Scope	Design, develop, and automate 400+ personal forms and 300+ commercial forms of static, medium and dynamic types using Smart Communications NOW - CCM tool.	Design, develop, and automate the forms generation process for 290+ forms of static, medium and dynamic types using Smart Communications NOW - CCM tool.
Project Duration	Since November 2015, HTC has been supporting the client by providing CCM services like requirement gathering, forms development, testing, configuration, and deployment of SmartComm standards.	HTC successfully completed the project in six months.
Solution	<ul style="list-style-type: none"> Developed the forms as per the requirements provided in Rally/CA Central Forms were developed for two lines of businesses: <ul style="list-style-type: none"> Policy (forms, inland marine, automobile, and property) Commercial (forms and letters) 	<ul style="list-style-type: none"> Developed the forms as per the requirements provided in VSTS Forms were developed for two lines of businesses: <ul style="list-style-type: none"> Policy (forms and inland marine) Claims (letters and email correspondence)
Technology	<ul style="list-style-type: none"> Smart Communications v21 Rally JavaScript 	<ul style="list-style-type: none"> Smart Communications v16 VSTS JavaScript
Benefits	<ul style="list-style-type: none"> Reduced document generation time from 90-120 secs to 10-20 secs. 	<ul style="list-style-type: none"> Customized Unicode support to generate statements in preferred language. Worked on policy endorsements to be added into the Policy Jacket and forms, and marketed that feature allowing the business users to interactively pull in the endorsements as needed.

Common Benefits

Apart from their organization specific benefits, both our clients realized some common benefits that include:

- Improved document generation process by:
 - Implementing a health check of the documents
 - Rationalizing documents
 - Using common resource
 - Integrating simple coding and preview functionality
- Business overlay concepts reduced the development cycle of the project
- Enclosure concepts simplified the document production process
- Reduced operational costs
- Interactive and on-demand communications in a multi-channel environment
- Integration with client data management system for user interface
- Simplified and lifted the logic of document generation from the document generation system (SC) and implemented in Guidewire