

WHITE PAPER

Bringing Content Under Control:  
Integrated Management  
Of Enterprise Content  
For Insurance Organizations



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## Executive Summary

To remain competitive in today's business environment, insurance organizations must deliver responsive customer service, consolidated information systems, and more efficient processing. To accomplish these goals, it becomes increasingly apparent that a common platform is needed for the integration and management of enterprise content. In addition, legislation like the Sarbanes-Oxley Act and HIPAA requirements requires infallible access to content. The challenge for insurance enterprises is that their myriad documents, records, and other types of information are maintained across disparate platforms and systems.

To achieve a higher level of service, insurers need tools that allow service staff to view accurately rendered historical content list policies and invoices, as well as online self-service offerings to allow customer viewing of documents for online bill paying or account status. To be valid tools for the insurance industry, solutions must also help satisfy compliance with regulatory requirements. In addition, personalized messages in customer-directed communication are needed to help grow premiums as a source of revenue.

One solution that is well positioned to help insurance organizations today is GMC PrintNet™ Software. The PrintNet Suite addresses the specific challenges facing the market through a combination of capabilities that achieve:

- Controlled document production
- Business process automation
- Accurate, accessible archiving

GMC's approach allows companies to use their existing content from wherever it resides, convert it on the fly upon request, and then deliver it through whatever channel is required. Organizations can maximize the content they already have in other systems, while gaining a centralized virtual repository that provides a unified location for improved enterprise content access, retrieval, transformation and archiving.

Scalable PrintNet Software enables the consolidation and management of active and archived content usually located in separate repositories. Because it is available across multiple platforms, compliance requirements are more easily supported, and more centralized content control, distribution and access complement other business objectives such as marketing and customer service within any environment. The product's light footprint makes it possible for live content to be managed by another application, while remaining available through PrintNet for automated output preparation and production driven by departmental or enterprise users, or from remote locations such as field offices.

The remainder of this report reviews PrintNet Software in terms of the industry-specific business problems that it helps solve. It includes an up-close review of the product, as well as a discussion of its key differentiators.

## **Business Challenge: Integrated Access to Enterprise Content**

The insurance market is extremely diverse, with a wide range of customers and products, including personal and commercial policies, auto and homeowners coverage, life and health, fire, marine and more. Companies play in many different geographic markets, even internationally. Yet the thousands of insurance companies competing in the market today share the same short list of challenges and pursue a common set of objectives.

Insurance professionals are confronted with the problem of managing an abundance of forms, increasing reliance on online service, and expectations of immediate response and problem resolution. In many ways, these issues all relate back to the quality, accessibility and content of insurance documents.

Increased competition for customers is driving a trend to personalized communication to solidify relationships and loyalty. Greater accountability for ROI, productivity and efficiency is driving the adoption of systems and software that combines low impact integration and operation with high impact results. It's no wonder that insurance IT, marketing, finance and other departments are turning to specialized technology tools to help keep their businesses efficient and profitable.

### **Compliance: Highly Regulated Business Environment**

Insurance organizations are faced with layer upon layer of governmental regulations that determine nearly all aspects of the mission-critical documents and other communications delivered to customers. HIPAA regulations require the health care industry to use certain policies and procedures for managing and securing personal health care records, while at the same time making this information more accessible. Impacting every industry, the Sarbanes-Oxley Act of 2002 requires reporting on internal controls and procedures for financial reporting.

Other federal, state and regional jurisdictions apply differing rules to the format, size and position of text elements within a document, and it is a formidable responsibility to keep current on changes and ensure compliance across the organization. In the world of insurance, this is especially difficult due to the huge numbers of different forms, policies and other documents that fall under regulatory influence. Further complications arise from the fact that access and input points to document content may be "owned" by different internal groups and not be integrated for common access and control.

### **Archiving: Key to Better Service Delivery**

Service is a competitive differentiator that carries a lot of weight with insurance customers. Indeed, it is considered part of the total insurance product. Documents and processes that help improve customer service are part of every insurer's strategic plan, and more companies are turning to better document design to achieve service goals, while also building visual brand recognition. Insurance organizations must maintain and reproduce many regulated documents in their original form, replicating the same fonts and layout. These are needed for customer service centers, online self-service portals and for customer requests. Regulations also mandate ready, accessible, faithfully duplicated information.

## **Applications: High-Volume Policies and Claims**

Key applications in the insurance environment are policies and claims. ACORD develops and promotes national standards for insurance documents and maintains a library of approved forms for use in business communications. Insurance companies require a layout and composition tool that lets them more easily adopt new and modified document standards into their existing communications. Data access is also a challenge in these variable insurance applications, especially when older content sources require custom integration, or are not open to access by Internet clients. Even when Internet access to content may not be required, intranet access is necessary for different groups within an organization to share data.

## **Compatibility: Complex Multiplatform Environments**

For a variety of reasons, most enterprises today are tasked with managing their corporate assets e.g. documents, reports, and records across disparate environments. A mix of paper and electronic content sources are distributed across applications and platforms. This diversity of content systems and archives is often the outcome of growth through mergers and acquisitions, with organizations absorbing new systems and content sources as a result. In other cases, organizations are in the process of transitioning information from out-dated systems to new offerings, but, to maintain daily operations, the information is slowly transitioned between systems, instead of being moved all at once. Adding check imaging systems and repositories, so organizations can bring images or other targeted content from their back office systems into the print stream to reach target audiences with more meaningful and effective output. This also makes it easier to bring together the elements required for printing of IRDs, as well as generating accurate electronic images of documents.

## **The GMC Approach to Integrated Content Management**

With sophisticated functionality for integrating content and providing access to it, GMC PrintNet T Triple Suite products are based on a scalable platform for managing enterprise content in today's mixed environments. This means having the ability to access content that resides on several systems and multiple platforms. Given the pace of today's business environment and the increased regulations related to the accessibility and security of information, insurance providers also want a secure environment in which to make all necessary content available to those who need it. PrintNet acts as the secure integration hub for content ingestion, access, delivery and archiving.

The GMC PrintNet Suite includes a highly configurable workflow system capable of supporting serial and parallel business processes, from data design through output control. GMC PrintNet web services are an option for providing open access to newer interfaces and systems. A browser-based editing interface provides remote routing and approval of documents, reducing the cycle time when compared to paper-based processes.

## **Regulatory Compliance**

Implementation of new regulations within existing business processes is easier when the processes have been automated. Most changes are tied to a particular effective date, and all documents produced after that date must incorporate that change. Significant challenges exist when trying to implement multiple changes throughout the organization on an ongoing basis. This might not only be regulatory-mandated copy, but content tied to branding efforts or integration of an acquisition.

PrintNet helps insurers meet regulatory compliance requirements like content accessibility without the burden of upfront content conversion, computing system consolidation, or the ongoing cost of multiple software licenses. Specifically, once each repository is plugged in to its virtual repository, previous software systems can be turned off without fear of disruption to content availability.

## **Centralized Viewing**

Regardless of where content actually resides, PrintNet gives users a single view into a virtual centralized repository, while maintaining appropriate security and access privileges. In addition, the integrated virtual repository also addresses enterprise requirements for access to content from desktop or browser-based interfaces.

Upon implementation, PrintNet leverages content definitions to establish an index of locations and metadata. This index becomes the unified user view into the virtual repository. When a user requests a given item, the content is retrieved from the original storage location, converted on the fly during delivery, and finally moved and stored on a new platform as specified by the organization.

## **Multiplatform Compatibility**

PrintNet conversion capabilities span the gamut of content environments, including Windows 2000, Linux, Solaris, HP-UX, AIX, and z/OS to accommodate the multiplatform needs of today's insurance environments. Behind the scenes, the solution uses web services and application program interfaces (APIs) to connect existing content repositories, and then convert and present content as it is requested. The various repositories can be located on different computing platforms without complications.

## **Seamless Legacy Integration**

As growing insurance firms assimilate other organizations (and their respective technology systems), or transition information between systems, content inevitably becomes distributed across multiple locations. A transitioning process may involve conversion from an old content format to a new one, or it might require running two systems side by side until the retention requirements for the data on the old systems have expired. Either of these scenarios – converting content formats or paying for duplicate software licenses – is expensive and time consuming. The GMC PrintNet Suite's workflow system can be configured to mimic an insurance organization's existing business processes. With this solution, organizations do not need to update existing processes or train users on new processes. This seamless integration makes the solution very easy to use, and user adoption is straightforward.

## Centralized Content Management

The PrintNet Suite is capable of delivering any type of document or data to an integrated archive for centralized management. Direct input of business documents into a secure environment helps insurers to better meet legal requirements and support disaster recovery planning. Production output can be duplicated in an archive for electronic storage, which allows the organization to reproduce an exact replica of a document for legal purposes without incurring the cost of maintaining paper copies.

## Insurance Applications

In 2003, the life insurance market reported \$441 billion in total premiums across 1,549 life insurance companies. Of these, the top 25 provided 70 percent of the premiums. To help accommodate this kind of workload, annual IT spending was projected at \$10 billion in 2004. The property and casualty market is equally large, with an estimated \$307 billion in total premiums in 2003, with 3,163 P&C insurance companies and projected 2004 IT spending of \$8.5 billion.

High-volume policies are vital core insurance applications requiring multiple business processes to support the document needs of different product lines. Messages are more frequently being incorporated into policies to promote additional services and direct customers to online self-service. Distribution to multiple recipients is not uncommon, and companies must abide by regulated forms and presentation rules. Claims are another high-volume, paper-intensive application that requires access to current and historical documents, so archives must include varied document types including correspondence, forms, images, and reports.

From the simplest document design to the most complex, robust PrintNet workflow is designed to handle an extremely wide range of variable data applications efficiently and accurately. PrintNet can support document composition that must be influenced by existing claims information, with simple document creation containing conditional logic to pull in other pages or images.

For policy and claims applications, the PrintNet Suite also provides:

- Easy-to-configure setup of transactional data and targeted marketing messages
- White space management for maximum document readability and effectiveness
- Importing of forms and templates as part of the design or set as non-print backgrounds
- Support for existing document and image archive applications with API customization

## **Solution Review**

### **Vendor Overview**

Founded in 1986, GMC Software AG ([www.gmc.net](http://www.gmc.net)) provides solutions for designing and producing customized business communications. GMC is headquartered in Switzerland with subsidiaries for sales and support in major markets around the world. Using a turnkey approach, GMC customized software development and systems integration services enable more streamlined workflow and greater document capabilities within corporate enterprise and service bureau environments.

### **Product Overview**

The flagship PrintNet Software Suite is designed for transactional and promotional applications, with an emphasis on personalized document composition and production. PrintNet software features easy-to-use and implement layout, design and production capabilities that increase overall productivity and maximize ROI. The product is especially capable of handling the range of sophisticated applications typical of the insurance market. Users gain the ability to build complex designs and multiple business processes with a flexible workflow. The suite includes web modules for online design, proofing and workflow.

### **Workflow and Administration**

PrintNet applies administration and version control to objects and workflows to improve these two key aspects of document creation and production. The software supports a collaborative environment by integrating the data and design steps of the document development process. User password security is separate from the operating system, but is shared across the messaging system. The administrator, who can also roll back versions or make changes for production, assigns network rights to the design tool. PrintNet Output Management software provides production print scheduling and job processing, with configurable workflow to track document creation and production.

### **Data Handling**

PrintNet includes data handling modules for merging, filtering and casing data, and multiple transforms can be applied to the same data. The product accepts flat file, CSV, ODBC and XML sources, which are combined through key indices for use with the design application.

### **Design Interface**

The PrintNet design interface presents a tree view of objects in the document and the variables within them. A properties window allows the designer to edit object properties, and complex objects like tables or charts can be scripted to take advantage of data-driven logic.

## Import Existing Forms

For faster design, forms created in other applications such as Quark XPress can be imported into the GMC PrintNet Suite as objects to be used across several documents or as the base layout. With this approach, organizations are not required to invest more resources in the creation of content already available in other applications. Objects are organized into layers, which can be set to print or just used for positioning. The design interface supports imposition; data-driven tables with headers and footers; and dynamic graphics with support for RGB, CMYK, HSL and LAB color spaces, as well as AFP color.

## Proofing

Proofing can be performed on data and layouts. The data proof steps through the associated data file record by record, displaying the values of each field used in the design. A visual proof of each record can be generated for each output type and will display error codes indicating which objects and pages cannot be resolved.

## Messaging

Message areas are designated on the document within the design interface and can be of fixed size or width, and a link is established between the layout and a message set. Messages can be defined as "must print," "print if space," or "duplex," which would allow the composition engine to place the message on the back of a page. The priority of messages can be assigned any numeric value. During composition, the messages are pulled in based on variable data, and usage information is written to the messaging server.

## Output Management

The PrintNet composition engine maintains the layout in full color, vector-based objects with relative positioning until converted to a printer-specific format. The output interface allows administrators to configure printers, set the number of copies, and designate extract files for indexing or post processing. The production engine generates:

- AFP
- Metacode
- PCL
- IJPDS
- PostScript
- VPS
- HTML
- PPML to a spool
- IPDS to drive a printer directly

## Summary

### Key Differentiators

GMC is focused on the three components required for successful implementation and long-term customer satisfaction: sophisticated tools, superior technology and a great support team. These components enable not only a great solution, but also ensure success for all of its customers.

GMC provides all of the tools necessary to ingest, archive, access and deliver content across the enterprise and to customers. These tools are based on scalable technology not bound to a single computing platform. The PrintNet product line is supported by an internal technical team and professional services organization for reliable maintenance, along with web tools and user groups for self-service.

### New Value for Existing Systems

The PrintNet Suite allows organizations to continue utilizing their existing content as is, or reorganized with new indices so users can take advantage of viewing and sorting features that may not have been available with their legacy application. Content from archives can be integrated with content from live applications such as CRM and ERP applications to present a consolidated view of one client or transaction for a higher level of customer service.

The suite's scalable architecture allows organizations to expand departmental solutions across the enterprise without changing systems. Although the product suite was developed in a mainframe environment for enterprise-level applications in large organizations, its capabilities are available for Windows, Linux, and UNIX platforms. As such, the offering meets the needs of niche and departmental applications, while retaining the ability to scale to high volumes.

Using J2EE and SOAP as the basis for content integration services reduces the customization required to link to external repositories. Extensive use of XML as an internal format for features such as subscription services allows the system to ingest content and the rules for regulating it at the same time.

### Content Management

Content integration is available for both active repositories maintained by other applications and for legacy archives. This integration is also cross-platform, allowing content to reside in its native environment and still be accessible in a distributed manner. Subscription services provide an automated mechanism for delivery of new content to users who will need it. As a result, companies gain greater capabilities and consistency across the organization. The distributed content organized within the PrintNet repository can be leveraged by enterprise business processes through centralized manage-

ment and workflow integration. With access to both the content and its metadata information, the software can:

- Receive content as part of a business process
- Act on content based on metadata
- Deliver it to end users or customers via paper or electronic formats

## Conclusion

Overall, PrintNet Software is a powerful, extremely relevant solution for insurers needing to consolidate content access under a common interface for retrieval and delivery. For such environments, the software gives the ability to leverage the content already existing in other applications and systems, while providing users with consistent, centralized access to all content. Granular security is provided at a document, page, column or line level, with audit trails and support for secure media. This approach allows insurers to incrementally optimize their overall content management system and practices, and position to meet current and future requirements emerging from legislation like the Sarbanes-Oxley Act and HIPAA without disrupting their current content management and processing requirements.

By reducing the time and effort to manage documents and their content, insurers achieve:

- Faster time to market
- More manageable compliance
- Increased marketing and branding opportunities
- More responsive customer service

As these goals become more and more critical to current and future success, insurance organizations are turning to GMC Software for the resources needed to achieve integrated management of their enterprise content.

*For additional information or to contact a local GMC representative, visit [www.gmc.net](http://www.gmc.net).*