

WESTERN & SOUTHERN FINANCIAL GROUP

Unified customer communications platform drives efficiencies and responsiveness



ESSENTIALS

Challenge

- Find a solution that enables response to hundreds of thousands of customer requests promptly, efficiently, accurately, and automatically

Solution

- EMC Document Sciences xPression produces highly personalized customer communications for multi-channel delivery, including print, archive, email, Web, and fax and can generate documents of all levels of complexity in high-volume batch mode or on-demand, using a variety of data sources

Key benefits

- Almost 70 percent reduction in time to generate and deliver ad hoc letters in response to customer requests
- Errors virtually eliminated in generating ad hoc customer letters, which reduces the company's exposure to financial and legal liabilities
- Automated conversion of policy and contract documents enabled the company to realize the benefits of the new system much faster
- Increased call-center responsiveness has improved the customer experience and strengthened the company's brand

Western & Southern Financial Group is a rapidly growing Fortune 500 company that provides a diversified range of financial services including life insurance, retirement planning, and investment products and services. With headquarters in Cincinnati, Ohio, Western & Southern has more than 3,500 employees, plus nearly 35,000 independent financial advisors who are contracted to sell Western & Southern Financial Group's products and services.

RESPONDING TO HUNDREDS OF THOUSANDS OF CUSTOMER REQUESTS PROMPTLY, EFFICIENTLY, AND ACCURATELY

As a customer-driven company, Western & Southern places a premium on its ability to respond to customer requests promptly, efficiently, and accurately. The company processes hundreds of thousands of letters and complex policy and contract documents annually, relying heavily on automated document composition capabilities in order to handle the workload.

Previously, Western & Southern had relied on EMC® Document Sciences® Document Library Services (DLS) document composition system, a solution that had served the company well for generating large numbers of policy contracts in batch mode. However, an end-of-life program had been announced for the DLS product, which prompted Western & Southern to begin sourcing a replacement system. In addition, the company needed to improve its call centers' capabilities for generating ad hoc letters with tailored information addressed to specific customers—a process that was not automated and therefore inefficient and open to errors. One example of such ad hoc letters might involve a request from a customer to change a beneficiary; in response, the customer care representative would need to create a letter listing the beneficiaries on file, giving instructions for making the change, and referencing the forms the customer would need to complete.

Western & Southern developed an internal system in an attempt to bring more automation to ad hoc letter creation, but it was falling short. Call center personnel were spending too much time on ad hoc letter creation, and the system allowed them too much latitude for changing text and data, increasing the chance for errors.

“We needed a more efficient, cost-effective, and compliant solution for ad hoc letter creation that would bring control and standardization to the text and variable data,” says Betsy Abell, systems manager for Western & Southern Financial Group. “Plus, we wanted to move further away from paper with a solution that would provide a range of distribution methods, including fax and email.”

EMC'S SOLUTION PRODUCES HIGHLY PERSONALIZED CUSTOMER COMMUNICATIONS FOR MULTI-CHANNEL DELIVERY

Based on its previous success with the DLS product, Western & Southern chose EMC Document Sciences xPression®, a robust solution for producing highly personalized customer communications for multi-channel delivery, including print, archive, email, Web, and fax. xPression can generate documents of all levels of complexity in high-volume batch mode or on-demand, using a variety of data sources. Western & Southern has implemented xPression both as a replacement for DLS for the batch production of policy contract documents, and also as a new solution for automating the call centers' generation of ad hoc letters on-demand. "Because of our experience with DLS, the conversion was relatively quick for our policy and contract documents," says Abell. "And with help from EMC Professional Services for the implementation, we were able to start realizing the benefits much sooner than if we had chosen another solution."

NEW EFFICIENCIES FOR AD HOC LETTERS

With xPression, Western & Southern's call center representatives now generate up to 800 ad hoc letters every week in response to customer requests. Letter templates are available to handle up to 40 common customer actions, such as changing beneficiaries or other account information. Internally built Web services extract data from VSAM master files and pass that data to xPression to automatically assemble and publish the documents. Now, a single customer care representative can create a letter in less than two minutes—while the customer is still on the phone. "This is a vast improvement over the previous manual process, which took up to 20 minutes of effort and people from three departments to create a single letter," says Abell. "And with the new efficiencies, we're able to get a letter into a customer's hands within two or three days—depending on the postal service—as compared to up to seven days previously."

In addition to mailing paper letters, xPression has enabled Western & Southern to expand its use of email for distributing the documents. The number of emailed letters has already risen more than 60 percent and is rising steadily each week as customer care representatives extend their use of the system. "Once they see how easy xPression is to use, our processors are sold," Abell says.

STRENGTHENED COMPLIANCE

Western & Southern developed a request system that calls xPression Web services to assemble the letters. Through the use of Web services to automatically populate variable data, the opportunity for Western & Southern processors to alter other areas of the letters is removed. As a result, the company has been able to virtually eliminate its error rate for ad hoc letter generation. "Now that we've been able to lock down the text, we absolutely know what the wording will be for each type of letter—so there's virtually zero chance of a letter that contains incorrect text falling into the hands of a customer," says Abell.

SMOOTH CONVERSION OF BATCH POLICIES AND CONTRACTS

As a worthy successor to DLS for the batch generation of policy/contract documents, xPression has enabled a relatively seamless migration from a mainframe-based system to a more flexible server-based configuration. Running in batch mode, xPression generates insurance and annuity contracts that are sent to customers upon the purchase of a policy or contract. The documents range from 10 to 30 pages in length and contain standard text as well as variable data.

“When we first installed DLS, we had to manually convert the documents from prior-generation systems, and it took from six to 10 weeks to convert each document. But working with EMC Professional Services, we were able to successfully convert all 56 documents from DLS to xPression in only seven months, an average of two documents per week,” says Abell. “In the end, we were very pleased with the quality of the conversion. If we had purchased a document composition system from another vendor, the conversion process would have taken much longer.”

“The ability to migrate away from all of these siloed applications and bring everything into a single, unified document composition platform will be a huge achievement for our company and will yield many benefits in terms of efficiency, cost-effectiveness, and increased responsiveness to our customers.”

BETSY ABELL
SYSTEMS MANAGER

FUTURE DIRECTION

With the initial success of the new system for the batch contract documents and ad hoc letters for the call center, Western & Southern adopted xPression as its corporate standard for document composition. Beginning in 2010, all new documents going forward will be generated through xPression. Western & Southern has added two new batch letter types in addition to the ad hoc letter system—as well as a quality assurance/workflow feature to further strengthen the integrity of the ad hoc letters. In addition, the company has begun a project to roll out xPression to a call center from its Annuity Operations division, a center that supports multiple Western & Southern businesses and consequently has three times as many letter types.

The company has also started a conversion project to bring documents from an additional document composition system into xPression. “We have several hundred document types written in the other system, ranging from contracts to billing and commission statements, and our long-term goal is to convert everything to xPression,” says Abell. “The ability to migrate away from all of these siloed applications and bring everything into a single, unified document composition platform will be a huge achievement for our company and will yield many benefits in terms of efficiency, cost-effectiveness, and increased responsiveness to our customers.”

SUMMARY

As the new enterprise document composition platform for Western & Southern Financial Group, EMC Document Sciences xPression has shortened cycle times, reduced errors, and created new efficiencies for the generation of critical ad hoc customer correspondence. As a result, call center processors are able to act on customer requests faster and more accurately, strengthening the company’s reputation for customer focus. “From the customer’s perspective, we should be viewed as a company that’s easier to do business with and more user-friendly. In addition, with xPression we’ve been able to create new consistencies in our documents and streamline certain processes to make the customer’s interaction with us less confusing,” says Abell.

CONTACT US

To learn more about how EMC products, services, and solutions can help solve your business and IT challenges, contact your local representative or authorized reseller—or visit us at www.EMC.com.

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