THE DIGITAL MAILROOM
Breakthrough automation and efficiency gains for the insurance enterprise

ESSENTIALS
The digital mailroom automates manual processes to:
• Dramatically reduce paper-based operating costs
• Eliminate routing and distribution errors
• Expedite delivery from mailrooms to processing queues

OVERVIEW
Today’s insurance organizations receive a huge volume of data and documents every day in many forms, from a variety of sources. Manual processes for opening, sorting, analyzing, and distributing this information introduce risk while increasing costs and reducing productivity.

The digital mailroom acts as an enterprise front door for incoming data and documents. It automatically identifies forms and correspondence such as business-reply mail, remittance checks and stubs, claims related documents, white mail, and other document types—in hard copy or electronic form. Next, the digital mailroom immediately analyzes and distributes the information to the department, personnel, back-end system, or front-end business process that requires it. The same system can serve underwriting, claims, policy administration, and accounts payable.

A comprehensive digital mailroom automates manual processes to
• Dramatically reduce paper-based operational costs
• Eliminate routing and distribution errors
• Expedite delivery from mailrooms to processing queues
• Accelerate business processes
• Boost customer responsiveness
• Support regulatory compliance
• Integrate seamlessly with business applications and content management systems

FEWER RESOURCES, GREATER RETURN
Most insurers devote far too many resources to handling information and receive far too little value in return. Why manually rekey information from paper and digital documents into core systems? The digital mailroom turns all incoming documents into readily actionable electronic information and manages the entire mailroom process, whether incoming documents and information arrive at a single location or at multiple, geographically distributed facilities. With EMC, the mailroom supports the business objectives of the enterprise.

A digital mailroom helps cross-functional teams work in unison, through tight integration between front-end capture capabilities and the processes, applications, and repositories inherent to line-of-business systems. Moreover, expedited processing reduces the time it takes to move correspondence from the mailroom to a processing queue—mailroom float—improving customer service, boosting revenue growth, and strengthening the brand.
DIGITAL MAILROOM COMPONENTS

The digital mailroom enables insurers to standardize on a common platform that is cost-effective to deploy and support and easy to learn—reducing time to proficiency, delivering faster ROI, and lowering total cost of ownership. It comprises four primary components.

CAPTURE

The digital mailroom works with scanners, multi-function devices, mail extractors, web browsers, fax servers, and e-mail systems to centrally process all incoming documents—no matter how or in what format they enter the system. It first determines whether the document is a scanned document image or a digital file (for example, a Microsoft Word document attached to an e-mail). Images are enhanced with despeckling, which removes unwanted pixels (usually introduced via scanning), deskewing (properly aligning an image), and noise reduction.

CLASSIFY AND EXTRACT

In the digital mailroom, captured document images are classified for data extraction and proper routing to business systems, individuals, and departments. It applies several layers of sophisticated text-based and image-based classification technology to automatically identify documents (including multi-page documents) for appropriate routing—no manual sorting, separator sheets, or barcodes required.

Sophisticated OCR/ICR technology, which supports zonal and full-text data capture, can automatically extract specific data from documents. This enables the image and associated data to be quickly routed to core insurance applications and other information systems with substantially fewer resources and data entry errors.

DELIVER

The digital mailroom eliminates or dramatically reduces shipping expenses, paper storage costs, and manual intervention while providing greater information security. Out-of-the-box export connectors can dynamically deliver images and data in multiple formats to content repositories such as EMC Documentum®, OpenText®, and Microsoft® SharePoint® and to business systems and databases including SAP®, Oracle, and Microsoft. Moreover, a simple graphical user interface enables easy customization. For example, document types or particular data can trigger business processes or workflows in underwriting, claims, and exception processing.
TRACK AND AUDIT

System performance can be monitored onsite or via the Web. The digital mailroom provides a complete system monitoring console for capturing and tracking critical statistics as paper is converted into digital content. Administration, monitoring, and reporting tools track incoming documents from capture to release, notifying system administrators as soon as documents enter the system. These statistics can verify the mail volume entering an enterprise, monitor throughput, alert system administrators to bottlenecks, and fine tune process flows. They are also valuable for compliance reporting purposes, which often vary from state to state or region to region.

LEADING COMPANIES COUNT ON EMC

More than 5,000 companies and government agencies look to EMC for the technologies to process millions of forms and documents every day. EMC counts 15 of the top 25 companies in the Fortune 500 as customers. In addition to insurance carriers, we serve businesses in financial services, the public sector, and healthcare.

Whether you are just exploring the use of intelligent enterprise capture in your organization or looking to replace an outdated capture system, EMC and its partners are here to help.