

Virginia Farm Bureau Mutual Insurance

On-demand document production accelerates response time by 200 percent



Business overview

Virginia Farm Bureau Mutual Insurance Company is a major insurance provider based in Richmond, Virginia, with 104 offices in 88 counties statewide. It offers a variety of insurance lines, including property and casualty, automobile, farm, homeowners, life, and annuity products.

Challenges

Through early 2002, Virginia Farm Bureau still generated its quotations, response letters to customer inquiries, and insurance applications entirely by hand. Agents created customer correspondence and insurance forms manually, attaching handwritten notes to keep records of document customization.

The disadvantages of procedures became apparent as the company established a greater presence in the industry. Customers used to receiving documentation quickly often had to wait longer than preferred. Outside of preformatted forms, the personalized communications representatives distributed lacked consistency and often generated more questions than clarity.

Virginia Farm Bureau sought a solution to provide it with the flexibility and responsiveness needed for the demands of its growing customer base. The company needed a way to standardize and enrich business content across the organization without creating a strain on resources, workflow efficiency, or existing hardware. Moreover, its documents had to be consistent, personalized, and accurate—the latter especially important for maintaining hundreds of regulated forms and adhering to compliance deadlines.

Virginia Farm Bureau also needed a solution to interface with its existing Simple Object Access Protocol (SOAP) XML standard. Without interactivity, the company would face either delays in trying to integrate the new solution with existing systems or the need for a complete restructuring of enterprise information systems—options that each posed considerable expense in time, money, and risk.

EMC solution

After failed attempts to integrate a competitive solution within a MV/VSE mainframe environment, Virginia Farm Bureau chose EMC Document Sciences xPression® suite in late 2002. Working with EMC Document Sciences and its partner Edgewater Technology, Virginia Farm Bureau successfully implemented a universal content processing system into its second-largest line of business.

xPression's Java EE architecture and comprehensive XML fluency made it a perfect fit for Virginia Farm Bureau's existing SOAP standard software. As a Web Services-based open architecture solution, xPression interfaces seamlessly with the company's existing hardware and software instead of replacing it. As a result, the company was able to save time and money during installation and setup, focusing on system refinement instead of replacement and reconfiguration.

Virginia Farm Bureau expects the new system to overcome the time obstacles it used to face. xPression's Universal Content Processing Services (UCPS) technology will enable sales representatives to enter, retrieve, and use customer information more effectively while providing document designers with powerful, flexible capabilities for document enhancement through an industry standard Microsoft® Word design tool. In addition, field representatives currently use the system to generate on-demand responses to customer inquiries; even though such documents represent only a part of the company's overall plans, there has been a positive impact on how the company responds to customers.

Virginia Farm Bureau envisions further improvements to its ability to respond to customers, especially as users adapt to and use the new system. Agents will use Web-based forms to fill out quote letters and application forms together with clients, then generate the documents instantly for delivery (by hand, postal mail, or e-mail). Follow-up and document turnaround times will be greatly reduced, and xPression will automatically generate supplementary documentation when necessary.

Document quality and accuracy is expected to increase as well, even beyond the obvious improvements computer-designed documents provide versus handwritten content. Management will eventually have the ability to regulate templates in all departments across all branches through xPression's centralized Content Repository. Consequently, outdated or incorrect information will no longer pose any potential risk. The documents Virginia Farm Bureau plans to generate will all accurately reflect the quality, stability, and dependability of the company brand.

Virginia Farm Bureau will continue to take advantage of xPression's application server-based scalability and spread the advantages of UCPS to its entire network of more than 100 branch offices. In coming months, the company plans to create, manage, and generate all of its business content—including on-demand documents, requests for information, insurance quotations, personalized correspondence, application forms, declaration pages, bills, and regulated insurance forms—enterprise-wide, solely with the xPression UCPS solution.

Summary

Virginia Farm Bureau sought a solution that would provide it with the flexibility and responsiveness needed to meet the demands of its growing customer base. It chose EMC Document Sciences xPression. Among the highlights of the new solution:

- **Accelerated response to customer inquiries**—xPression has reduced the time it takes to create and distribute policy quotes, insurance applications, and replies to customer inquiries from hours to minutes, or roughly 200 percent faster than before.
- **Increased quality and accuracy of business communications**—Documents look sharp and official yet retain the appearance of being tailored to each individual customer. Representatives can now serve their clients quickly with a host of regulated, compliant, branded documents instead of laboring through time-consuming manual procedures.

- **Increased ability to leverage existing systems**—The xPression UCPS solution enabled Virginia Farm Bureau to leverage its existing hardware and software systems instead of replacing and rebuilding its infrastructure from the ground up, saving time and money.
- **Increased productivity of representatives**—Representatives work more productively and assist more customers more responsively thanks to the efficiency of the on-demand document generation system. The speed of the solution enables representatives to close sales quicker and allows for faster follow-up with clients worldwide.

About EMC

EMC Corporation (NYSE: EMC) is the world's leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC's products and services can be found at www.EMC.com.



EMC Document Sciences
5958 Priestly Drive
Carlsbad, CA 92008
USA
+1.760.602.1400

This document was created using EMC Document Sciences' award-winning xPression® suite of customer communications management solutions.

To learn how xPression can help you produce custom, cost-effective communications materials, please visit www.docscience.com.