

OVERVIEW

Insurance companies, from the smallest to the largest, including many of the best known names in the industry, rely on Avaya Intelligent Communication solutions.

Leverage Intelligent Communications to optimize the customer experience with your agents, to streamline claims processing, and to rapidly scale when emergencies occur.

Intelligent Communication Solutions for Insurance Providers



The demand for insurance products is surging, creating a faster, more volatile insurance market. Intelligent communications capabilities helps insurance providers improve customer loyalty, meet regulatory requirements and lower costs.

Because insurance is uniquely information-intensive, communications networks have long played a critical role — connecting agents and customers, agents and carriers, front office and back office.

Now a new generation of communications networks utilizing Intelligent Communication capabilities is enabling insurance companies to use their networks not just to transmit information, but to transact business: extending their market reach, diversifying their offerings and achieving larger scale — all to better equip them for an environment in which customers have a bigger say than ever before and a new generation of employees expect to be equipped with the right tools

Insurance provider's are leveraging their communications applications and network infrastructure in a variety of ways to:

- Revolutionize the claims processing and settlement system (the “virtual claim”)
- Provide the rapid scalability needed to respond to major incidents
- Simplify enrollment and data gathering processes
- Deliver faster access to data on premiums, claims, insurance quotes and other customer information
- Enable your front office personnel to drive customer care decisions based on detailed knowledge about the customer
- Make your top subject matter experts available from wherever they are located, to wherever they are needed
- Optimize mobile sales and claims agents so they stay close to your customers

“Enterprise mobility is about more than just equipping employees with cell phones.”

Avaya Intelligent Communications solutions deliver these results by utilizing a layer of business communication applications that operate above the network level. Running on open, multi-vendor infrastructures, these intelligent solutions bring together a wide range of communications capabilities — from basic telephony, e-mail and voice messaging to customized mobility offerings, customer self-service options and contact center solutions.

Be Prepared for the Unexpected

The major determinant of customer satisfaction is likely to be your level of responsiveness: how quickly can you gather the right resources to make the right response? Intelligent communications capabilities, based on IP technology and communications-enabled business applications, go beyond traditional network boundaries creating an infrastructure that enhances flexibility.

For example, in the event of a major spike in claims activity (as a result of a hurricane, earthquake, fire or other major disaster) IP-based technology makes it possible to quickly and efficiently add capacity. You can expand your customer care operations, adding extensions and agents by adding IP addresses; linking separate centers into a virtual facility. You can now proactively reach out to customers, providing them with quick access (“press 1 for customer services”) to initiate claims in the wake of an event, etc.

Mobility is Vital to Success

The insurance business is by nature a “mobile business”: agents meeting with customers in their homes and

businesses; claims adjusters out in the field surveying damage and filing reports. With so many employees away from their desks all or part of the time, the industry demands enterprise mobility solutions.

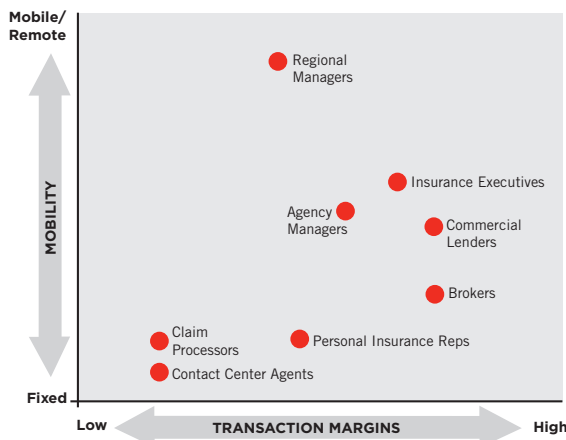
Enterprise mobility is about more than just equipping employees with cell phones. For insurance providers to perform effectively, mobile employees need the same rich communications capabilities they take for granted in the office.

Figure 1 outlines a set of insurance personnel plotted against their tendency to be mobile, as well as their expected level of contribution to the company. An employee who is both highly mobile and responsible for high margin transactions needs a specific set of communications capabilities. These capabilities might include enabling claims adjusters out in the field to see and hear all voice and email messages about a claim or a group of claims via the softphone interface on their laptop. Or single number reachability: instead of having sales reps give out their home, office and cellular phone numbers, make it so they are now reachable via their direct office number.

The benefits of Enterprise Mobility are not just for users — management can gain valuable information about how mobile communications are being used. For instance, if you determine that certain workers are making fewer calls but completing more business, you can look into their secret. And providing the highly mobile/high margin employee with records management tools — including call-accounting and call-recording — helps insurance companies adhere to Graham Leech Bliley and Sarbanes Oxley.

Intelligent communications solutions from Avaya don’t dictate the device that is used — they establish the standards and partnerships to allow you to choose the right device, for the right person, at the right time.

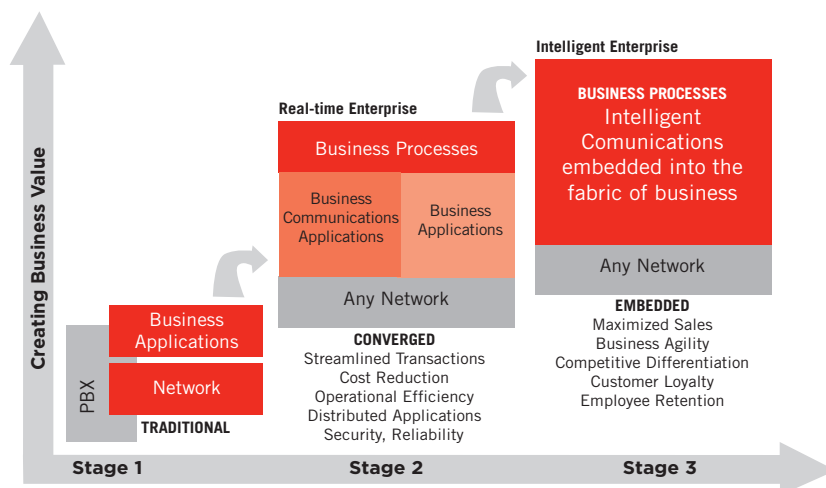
Figure 1: Mobility & Value



Deliver a Compelling Customer Experience

The insurance industry was one of the first industries to embrace the “multi-channel” mantra. But, supporting multi-channel sales and service requires taking steps to create a consistent level of quality across channels, facilitating collaboration and making information and/or highly-valued personnel available within channels and across channels — utilizing videoconferencing, enterprise mobility, Session Initiated Protocol (SIP) and other communications capabilities.

Figure 2: Transition to Intelligent Communications



Imagine a scenario in which a high net worth individual who has recently emigrated from another country visits an agency to discuss insurance for a new business.

With multi-channel capabilities in place, the agent can use a FindExpert service embedded in the network, which in turn uses presence, personal rules, and business rules, to quickly find an expert who speaks the right language and specializes in that individual's industry. The result: a quick videoconference helps close the deal.

Self-service/Upselling

Many insurance organizations use interactive speech-recognition software to allow customers to complete transactions (from the simple to the complex) over the phone. Now by integrating self-service applications into the organization's sales infrastructure, the information captured in the self-service transaction can be automatically used across channels for additional marketing and cross-selling.

For example, a customer requests auto insurance rates online or via IVR; now you can capture that information and redirect it to the contact center, so customers identified as being strong sales opportunities can be contacted for sales calls.

Proactive Sales Deliver Value

The integration of your customer database with your communications applications also makes it possible to proactively contact your customers with intelligent outcalling tools that are customer-driven: for example, by allowing clients to set flags on their policies to trigger a call from an automated dialer. ("You're claim has been

processed and a settlement check is in the mail. Please call us to discuss your coverage.")

Making the Move to Intelligent Communications

Avaya Intelligent Communications capabilities allow insurance providers to protect their investments on a variety of fronts and move their companies forward with new capabilities. Figure 2 shows the typical stages in the evolution to an intelligent enterprise.

Most insurance companies begin with separate voice and data networks connected independently to business applications and then move to the Converged Stage by migrating to IP telephony and adding unified communications and contact centers on secure, highly-reliable multi-vendor converged networks.

In the Converged Stage, companies exploit the power of IP to create a truly global business model in which people and resources can be physically located anywhere or, indeed, be accessed while in motion. Business applications are distributed when and where they are needed.

In the Embedded Stage, the functions of previously compatible — but distinct — applications are more closely coordinated allowing applications and services to "discover" and communicate with each other on the network. This could be something as simple as passing data between channels or it could involve two or more services coordinating a major activity, such as proactively offering certain insurance options to a select group of customers.

What Intelligent Communications Mean to Insurance Providers

Traditional Communications	Intelligent Communications
Primarily for connectivity — driven by the capacity, speed and resilience of the underlying network infrastructure	Builds on multi-vendor, open standards-based infrastructures with applications designed to extract value from transactions and relationships (i.e., customer, employee, partner)
Siloed networks specific to a communications type (i.e., voice, data, messaging) and/or business unit (i.e., agency, contact center, back office)	Converged networks — bringing together under a single umbrella communications capabilities that holistically address organizational needs and markets as well as the way people interact
Focused on the needs of stationary employees and facilities — mobility is an afterthought	Focused on connecting people and processes across the enterprise/regardless of location—supporting mobility that is seamless, secure and auditable
Focused on volume—maximizing market reach, offering more choices	Focused on personalization—offering the right products and the right services to the right customer through the right channel
Designed to provide generic communications tools to associates	Designed to provide the right tools to meet the specific needs of individual employees

Learn More

Insurance companies, from the smallest to the largest, including many of the best known names in the industry, rely on Avaya Intelligent Communications solutions. Within North America, 80% of the largest Insurance firms, as ranked by Fortune magazine, use Avaya within their contact centers. They know that Avaya is able to reliably address their requirements for traditional and IP- based telephony, contact center, messaging and services.

The Avaya website is filled with information specifically for insurance providers (www.avaya.com) including white papers and case studies of Avaya solutions in action.

Avaya offers standards-based communications applications that allow insurance companies to extend their existing investments in applications, servers, gateways and phones into a converged solution at their own pace. Every day Avaya and its development and integration partners deploy solutions designed to make insurance providers more productive, their processes more intelligent and their customers more satisfied.

About Avaya

Avaya delivers Intelligent Communications solutions that help companies transform their businesses to achieve market-place advantage. More than 1 million businesses worldwide, including more than 90 percent of the FORTUNE 500®, use Avaya solutions for IP Telephony,

Unified Communications, Contact Centers and Communications Enabled Business Processes. Avaya Global Services provides comprehensive service and support for companies, small to large. For more information visit the Avaya Web site: <http://www.avaya.com>.

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