

CASE STUDY: Improved Mailing Process Helps Protect Both Clients and Insurer



Situation

Established in 1914, this company has grown to be one of the largest group property and casualty insurers in the country, with over 100 groups, associations and employers endorsing the company to their members and employers. Each month, they send out thousands of personalized communications to clients which are vital to maintaining trusted customer relationships, including:

- Insurance Policies
- Renewal Notices
- Declarations
- Reminders
- Invoices
- Special Offers
- Cancellation Notices

Taylor Communications' analysis of the company's document production processes identified a number of issues for possible improvement, including:

- Documents were being inserted manually into flat 9" x 12" envelopes. This labor-intensive process was costly and forfeited substantial postal discounts while risking client privacy with occasional page mix-ups.
- The company needed to be able to prove actual mail dates of certain critical mailings in order to prevail against fraudulent claims of coverage.
- The company lacked a business continuity plan or back-up for document automation and fulfillment. This lack could potentially impede its cash flow by delaying the collection of insurance premiums.

Client:
One of the largest group property and casualty insurance carriers in the U.S.

Market:
Financial Services/Insurance

Solution:
Customer notifications

Services:
Electronic print and mail of insurance policies, declarations, notifications and identification cards

Benefits:

- Significant postal saving
- Improved client privacy
- Timelier notification
- Better business continuity

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Solution

Drawing on years of experience in the insurance industry and deep expertise in USPS regulations, Taylor Communications laid out a cost-saving solution for the insurer that combined efficiency with increased security.

- Documents are computer pre-processed by page count, enabling the use of USPS-conforming business size envelopes for up to 16 pages. This reduced the company's postage expense and eliminated more costly flat envelopes.
- The manual fulfillment process was replaced with bar codes and automated mailing equipment. This gained accuracy and efficiency, while reducing production time.
- Automated USPS-approved mailing manifests are generated which provide detailed proof-of-mailing records for critical mailings, such as policy cancellations and acceptances. This enables the insurer to defend and prevail over fraudulent claims of coverage.
- Greater postal discounts are obtained through the manifesting of mixed-weight mail combinations, and all mail pieces are presorted and CASS certified.
- Application files are programmatically prioritized so the most time-sensitive and critical documents are processed first.
- Production efficiencies have been realized by programmatically pooling multiple application files to achieve longer runs and shorter set-up time.

Taylor Communications collaborated with the company to determine their business continuity needs and requirements. A back-up plan was designed and implemented at a second Taylor Communications site to provide data protection, ensure access to input files, and accommodate ongoing production and distribution services. The back-up plan is tested annually to ensure readiness in case of an emergency.

Benefits

Today, this insurer's clients receive their personal information in a timely, accurate manner. Their privacy is protected, with virtually no risk of receiving another client's paperwork.

The company has also benefited in a variety of other ways:

- Over \$100,000 in postage savings annually through workflow design and process improvements.
- Improved documentation to defend against fraudulent claims.
- Peace of mind and sustainable cash flow from having a business continuity plan in place.

In today's highly regulated financial industry, insurance carriers need a company that can provide critical communications in a confidential, secure manner with efficiency and cost savings potential. Taylor Communications has proven to be a trusted advisor and reliable partner.