



INTEGRATED DOCUMENT COMMUNICATIONS FOR INSURANCE

Personalization Enhances Cross-Selling and Customer Loyalty

StreamServe™ Financial Services extends the value of your SAP for Insurance solutions by integrating individual document processes into collated, multidocument communications that you can tailor to specific customer needs. In addition to significantly reducing operational costs, StreamServe Financial Services lets you increase revenue and improve customer satisfaction by automatically embedding cross-selling, up-selling, or personal messages into customer documents. SAP® solutions and StreamServe Financial Services perfectly complement each other and provide a central point of control for effective document and electronic presentment.

The business of insurance involves a wide range of documents for the consumer, the agent, and selected third parties. Proper handling of these documents optimizes efficiency and reduces costs. It can also increase customer satisfaction and decrease churn in an increasingly deregulated and highly competitive market.

To be effective today, your document-based communications must be well integrated and available through multiple distribution channels. They must be well timed and send a consistent message. To improve profitability, you must eliminate redundant and irrelevant communication and minimize operational costs wherever possible.

StreamServe™ Financial Services can profitably channel the powerful business functionality of the SAP for Insurance solution portfolio into effective customer document communication. Designed specifically for the insurance and banking industries, StreamServe Financial Services simplifies the creation and delivery of customer communications. It increases the usefulness of these communications by consolidating output from SAP® applications into a single environment for high-volume document production.

These fully integrated solutions can also help you efficiently produce personalized document “presentment packs” for individual customers – in print, electronic, fax, or text-messaging form – and transform regular correspondence into an effective marketing tool. The software can handle hundreds of millions of documents each year and is fully scalable.





Together, StreamServe *Financial Services* and SAP for Insurance solutions support integrated document processing throughout the claims management and collections and disbursement processes. You get seamless document handling – from first notification of loss through the settlement and payment of claims – which can help you improve customer loyalty, enhance revenue opportunities, and reduce operating costs.

Improve Customer Loyalty

Surveys show that customer churn typically occurs when valuable customers feel neglected. Research also shows that just a small reduction in customer defections can substantially increase your profits.

StreamServe *Financial Services* helps you improve customer service by bundling the documents for claims and other key insurance processes together. A claim can require multiple documents for the claimant – as well as for third parties such as agents, service providers, accountants, legal staff, and others associated with the claims process. With StreamServe *Financial Services*, you can integrate documents that are processed individually by SAP applications or other software and consolidate those documents into single presentment packs. The presentment

packs can incorporate listings of service providers, detailed claims instructions, or a summary of a customer claim on any relevant documents in the mailing. The packs can reduce or eliminate duplicate information and manual processing. They can also improve document accuracy.

In addition, StreamServe *Financial Services* can enhance your customers' understanding of their payment statements. In a single document, you can combine different types of information for multiple products – instead of sending separate mailings for each product.

StreamServe *Financial Services* further enhances your relationship with customers through feedback forms, customized correspondence, and automated updates and notifications. You can include a feedback form inside most communications and target messages to specific customers or customer segments. A letter rejecting a customer's policy application, for example, could include personalized recommendations for qualifying in the future or suggest alternative products for which the customer currently qualifies.

The combination of StreamServe's software with SAP for Insurance helps the networked insurer by dynamically changing document branding and content based on the sales or service channel. This means that large insurers with many agents, brokers, and business partners can present their information with the look and feel of their partners and add customized agent messaging to a document.

Enhance Revenue Opportunities

With StreamServe *Financial Services*, you can easily include up-sell or cross-sell offers in claim or payment correspondence to target existing customers. Looking at payment advice and account statements, for example, you could add marketing messages or new-product information based on current economic conditions or changes in a customer's life circumstances.

Your marketing staff is free to use StreamServe software directly to manage these event-driven messages themselves, within a set of templates established by business and IT organizations. This can reduce dependence on the IT staff, eliminate the lag time between conceiving and executing marketing campaigns, speed up time to market for new products, and more closely align messaging to the specific customer needs.

Reduce Operating Costs

The high-volume production-printing functionality for document processes supported by SAP for Insurance eliminates manual handling and can significantly reduce the operational costs for either single or consolidated product statements. High-volume production printing is essential to the financial services environment. The combined functionality of SAP and StreamServe software can create output from production printers 10 to 25 times faster than before and reduce internal production print costs by 50%, according to our customers. The bundling of accounts from different systems can further reduce printing costs, as well as expenses for postage and distribution.

About StreamServe

StreamServe Inc. is an SAP software partner. StreamServe *Financial Services*, designed for use with SAP for Insurance, is an SAP-endorsed business solution. StreamServe Dynamic Enterprise Publishing software, which drives StreamServe *Financial Services*, helps the world's leading companies communicate effectively with their customers, partners, and suppliers through the automated creation and distribution of documents in any format and channel. StreamServe solutions are used by more than 4,600 customers in 130 countries. StreamServe is headquartered in Burlington, Massachusetts, and has 15 offices worldwide.

SAP-Endorsed Business Solutions

SAP-endorsed business solutions complement SAP software offerings. They are developed in accordance with SAP development guidelines and provide additional choices and flexibility for businesses that run SAP software. SAP-endorsed business solutions are powered by the SAP NetWeaver® technology platform and are offered by SAP partners.

A Unified Environment

SAP for Insurance has extensive information repositories that collectively hold a complete picture of your customers. StreamServe *Financial Services* complements that functionality by helping you leverage your existing document-based communication processes and create or capitalize on revenue-generating opportunities. This integration is possible using SAP NetWeaver and enterprise service-oriented architecture (enterprise SOA).

Enterprise SOA enables innovation and standardization in a single environment, allowing IT management to deliver at the speed and efficiency your business requires. SAP NetWeaver unifies technology components into a single platform, to reduce IT complexity and obtain more business value from your IT investments. It provides the best way to integrate all systems running SAP and non-SAP software. With this foundation, you can rapidly integrate StreamServe *Financial Services* into your enterprise and significantly reduce your time to value.

Find Out More

StreamServe *Financial Services* combines SAP's extensive experience in integrating and managing business processes with StreamServe innovations for document processing. The result is greater control over your documents at every stage of the correspondence process.

For more information on how StreamServe *Financial Services* can extend the value of your investment in SAP for Insurance and help you profit from knowledge about your customers, please call your SAP representative today, or visit www.streamserve.com.



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