Global insurance organizations today are fighting in an intensely competitive environment, with an infrastructure that doesn’t allow them the speed and flexibility to adjust to fast-changing market conditions.

You need to:
- Leverage your existing investments in systems and technology
- Get the right information into the hands of employees when and where it is needed
- Streamline and speed operational processes
- Ensure the output environment supports the information management needs of your organization

Lexmark can help. We enable insurance organizations to better navigate the unstructured world, by solving the problems associated with unstructured information and unmanaged assets. The combination of Perceptive Software’s process and content management solutions and Lexmark’s output management technology connects the processes, unstructured content and legacy systems that drive your business for greater visibility and control.

This allows insurance organizations to achieve greater process efficiency, make more informed decisions, reduce costs, and most importantly, have better interactions with their customers, resulting in an enhanced customer experience.

**Claims Automation**

Our process and content management solutions speed up claims processing and management. Easy-to-use workflow lets you automate steps taken for standard claims and build in business rules that identify and escalate complex claims to the appropriate adjusters.

Document management capabilities give claims examiners and processors instant access to the first notice of loss (FNOL) and other material needed to make fast, informed decisions and provide timely service to claimants.

Enterprise search technology offers access to documents across all systems through a single interface, allowing the detection of suspicious patterns across all business units and product lines. With this information, adjusters can pinpoint possible fraud before claims are paid.

**Agency Capture**

Many agencies continue to be slowed down with manual processing of key information from paper documents. This includes the critical data they need to open new policies, process claims, manage policy changes and more.

Our Agency Capture solution enables agency employees to quickly and easily submit documents using a smart multi-function device (MFP). The system immediately identifies exceptions and prompts for corrections. Then it automatically classifies, verifies, indexes and routes the content to your back office systems—regardless of format.
New Business Automation
Our insurance solutions accelerate new business and improve underwriting by linking policy applications and accompanying documents for faster processing. Content management technology captures documents and links them to applicant files electronically, then automatically routes files to the right people for immediate action.

Workflow and document tracking ensure activities are consistent and timely. Instant access to full documentation allows underwriters to make better, more informed decisions and issue new policies more quickly, creating a positive customer experience and sense of loyalty that can last a lifetime.

Producer and Agent Onboarding
Our insurance solutions help insurers bring new producers and agents up to speed more quickly. Powerful content management and workflow functionality can flag incomplete submissions, track the status of contracts and significantly reduce the costs and cycle time of signing new producers.

With our solutions for producer and agent onboarding, you can capture documentation in any format and tie to existing records in your core applications for instant access. In addition, document output management functionality lets you create personalized forms and easily build welcome kits with the appropriate compliance language.

Insurance Correspondence
Clear and timely communication is the key to good customer service. With Perceptive Document Composition, you’ll be able to create and deliver customized documents without time-consuming data gathering and manual document assembly.

Perceptive Document Composition automatically accesses multiple data sources, including Perceptive Content, to populate templates and provide personalized correspondence to policyholders and agents. Our solution lets you drastically reduce documentation costs while improving communication and avoiding compliance issues.

Accounts Payable Automation
Our invoice processing solutions for insurance help you gain control of the AP cycle by reducing manual entry and errors. Intuitive invoice management and processing tools let you easily capture, access, manage and route any type of invoice or other document alongside any business application and process.

The standard solution allows you to scan, route and key invoices into your existing financial applications, speeding up approvals and cutting processing time. Our advanced solutions further reduce costs and boost productivity by automatically collecting data from invoices and other sources to validate totals, assign GL codes and much more.

This high level of automation is achieved with features such as electronic forms and the powerful capabilities of our intelligent capture technology.

“Instead of asking policy holders at the end of the phones to ‘wait a minute’ while we find documents, we are now able to bring them up immediately on the screen. We get awards for customer service, and it is something Perceptive Content has helped with.”

Roger Walters
eBusiness Project Manager
Ageas Insurance Ltd.

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Managed Print Services (MPS)

Insurance organizations remain heavily paper-driven. You need printed documents for new business, claims, policy changes and all the other services customers want. But, when output is unreliable and unmanaged, when paper-based processes aren’t optimized, you pay with time that could be spent growing your business.

Lexmark’s MPS offering provides a platform for better efficiency and performance through infrastructure optimization, proactive management and business optimization. Our best practices approach:

- Goes beyond cost reduction and device consolidation to better manage information across your organization
- Gives you a foundation for continued productivity improvements and process optimization
- Turns device fleets into productivity tools for better information access and more efficient processes
- Helps employees get more work done with fewer bottlenecks and gives them more time for customers and new business

The Lexmark advantage

Organizations across the globe are trying to improve their processes and solve the unstructured information challenge. Every day, we see enterprises struggling to pull together different technologies, vendors and service providers to gain the visibility and control that they need.

Lexmark has more than 20 years of experience, not only working on the problems presented by information technologies, but also building the technologies that are applied to solve it. Our tools and capabilities connect all unstructured information—printed and digital—with the people and processes that need it, when they need it.

Our solutions integrate seamlessly with existing systems, extending the value of your current investment while also providing the flexibility to modify processes to respond to changes in requirements. And they are engineered to be user-friendly for smooth deployment and fast adoption. So you can roll out enhancements by business unit or product line without disrupting services.

We understand that no two insurance organizations are alike, and have developed a maturity model approach to help us help you. Using this methodology, we will work with you to determine where you are today, where you want to be tomorrow, and then plot a strategy and plan of action to get you there. Combining technology ownership, proven industry expertise and a deep understanding of our customers, this is what Lexmark does every day for organizations like yours.

Solutions in action

In a major initiative to reduce paper, return hours and minutes to employees, control costs and improve customer service, Unum, a leading insurance organization in the United States and the United Kingdom, partnered with Lexmark to build one of the most efficient document-management platforms in the industry. The resulting solution enabled Unum to replace its paper-intensive policy and claims management systems with an online platform that captures incoming documents, launches automated workflows and gives employees fast, secure online access to customer documents.

"The Lexmark suite has become such an integral part of our day-to-day business such that our users depend on it and rely on it for practically everything they do ... we also now have a strategic partner that will be with us for the long haul."

Russell Dover
Systems Manager III
Unum Group