



Propel Business Growth by Using These Five Proven Strategies

Field-office workers can help innovative companies grow and become more competitive, says Forrester Consulting – but only when you meet these workers’ most critical needs.

Insurance processes are increasingly the work of field-office employees assisted by mobile technology and highly responsive system support. Processes “no longer start at the company’s firewall or with events received in the back office,” says a report from Forrester Consulting.¹ Instead, the boundaries of the insurance process have been pushed out to the customers – and those serving the customers.

Employees who engage customers in the field are critical resources for insurers striving to excel in today’s competitive marketplace. Many, if not most, enterprise IT and business decision makers view field-office workers as vital to both competitive differentiation and growing the business, according to the Forrester survey. Unfortunately, these same executives also say they believe field-office workers are under-utilised, and lack needed support from advanced technology. What’s more, the same survey finds that some 65 per cent of the executives say their field-office workers would be more effective if they had better information tools.

What’s needed to bring your field-office workers into the IT-powered moment? Forrester experts point to five key needs in the report:

1. Focus More on the Customer Experience

When global decision makers were asked by Forrester which aspects of their operations were most likely to drive growth, their top answer was better support for customer-facing employees. The Forrester report points out that many enterprises are once again shifting their focus to the top line, which involves improving the customer experience and providing better support for field and point-of-service employees.

Nowhere are these imperatives more important than in the insurance industry. That’s where high levels of customer service and fast claims processing are critical competitive differentiators. For this reason, insurers should view this research as a call to action and a guide for prioritising their investments.



2. Increase Frontline Support

Field-office workers can dramatically improve insurance customer satisfaction and retention, but only if they’re empowered with the necessary tools, technologies and solutions. Then they will be equipped to meet customers’ new and heightened expectations.

For insurers, this means claims adjusters, customer-service reps and others on the front lines of customer engagement need increased support. To accomplish this, insurers can implement strong industry-specific solutions; these include tools for document preparation, printing and advanced process management, Forrester says.

3. Implement New, Optimised Processes

Technology is only part of the field-office transformation challenge; process changes are needed, too. Improved information management is at the core of the internal transformations needed to make insurers more competitive, Forrester adds. Respondents to its survey, when asked to rank the most important information-management activities for field-office workers, selected finding data quickly to answer customer queries, creating documents and processing information as their top choice.



Coming in a close second was the ability to update or tailor documents for immediate scanning or printing.

That's not to say IT is unimportant. But its role will become one of support. "Technologies that include mobile capture and print, business process management, and dynamic case management will be strong enablers," Forrester says.

4. Install Proven Solutions for Cost Savings and Field-Office Advantages

For many insurers, adopting managed print services (MPS) is critical. These systems can help cut costs and increase efficiencies by aligning the number and type of output devices with your business processes. They also provide real-time management of your printer fleet. And an MPS solution can track usage to discover even more opportunities for cost savings. If that weren't enough, distributed capture capabilities can also help your field

▶ HOW MPS REDUCED A LEADING INSURER'S OUTPUT COSTS BY \$10 MILLION

When a top US insurer sought to cut costs, improve workflow and increase customer service levels, it found a solution with Lexmark Managed Print Services (MPS).

The company suspected it was spending too much time and money on both printing and manual handling of output. But because company managers were unable to determine the precise number of output devices used throughout the enterprise, they were also unable to accurately quantify their output expenditures.

The insurer guessed it had approximately 10,000 printers, both networked and locally attached, scattered throughout 125 business sites. These devices were used by the insurer's 30,000 employees to print everything from single-page documents to those running to tens of thousands of pages. Clearly, something had to change.

The company took a two-step approach to implementing its Lexmark MPS solution. First came a pilot programme involving five sites and some 200 devices. With the lessons learned from the pilot, Lexmark and the insurer established the business case for a full-scale rollout of some 2,500 devices.

The impressive benefits include a projected net cost savings and operational benefits of \$10 million over five years. Also, by replacing its mix of standalone output devices with Lexmark MFPs, the company cut the total number of devices deployed by nearly 80 per cent. The insurer further estimates that it will print 200 million fewer pages yearly – a 50 per cent reduction – including nearly 5 million fewer pages abandoned at the printer.

offices collaborate more efficiently – and in near-real time – with your home office.

Going further, Lexmark, among other suppliers, has added a new dimension to MPS: software that optimises several insurance processes, including claims management, to automatically capture, classify, validate and route information to your claims-management system. And it works with any input, whether hard copy or digital. Field-office workers gain immediate access to the latest information, empowering them to provide exceptional customer service. And processes that formerly took days, even weeks, can now be completed in mere minutes.

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5. Improve Mobile Productivity

At many carriers, field-office workers now use a mix of smartphones and multi-function printers (MFPs) as their "information on-ramps" to claims processing, underwriting, policy management and other back-office processes. For example, a claims adjuster in the field can use the camera on a tablet to photograph storm damage at a customer's house and then transmit the images directly to the carrier's claims system. The new data will then be available to others in the field and home offices, even before the adjuster gets back to the office.

These and other MPS-powered innovations can give field-office workers instant access to vital information. The result: Field workers spend less time chasing data, and more time serving your clients, helping the business grow. ■

To learn more about empowering your insurance field-office workers, visit www.lexmark.co.uk

¹ Forrester Consulting, *Growth Imperatives Focus the Business on Point-of-Service Workers*, June 2012.

Note: All additional references to a Forrester report or research finding are based on this report.

ABOUT LEXMARK

Lexmark International, Inc. (NYSE: LXX) is uniquely focused on connecting unstructured print and digital information across your enterprise with the processes, applications and people that need it most.