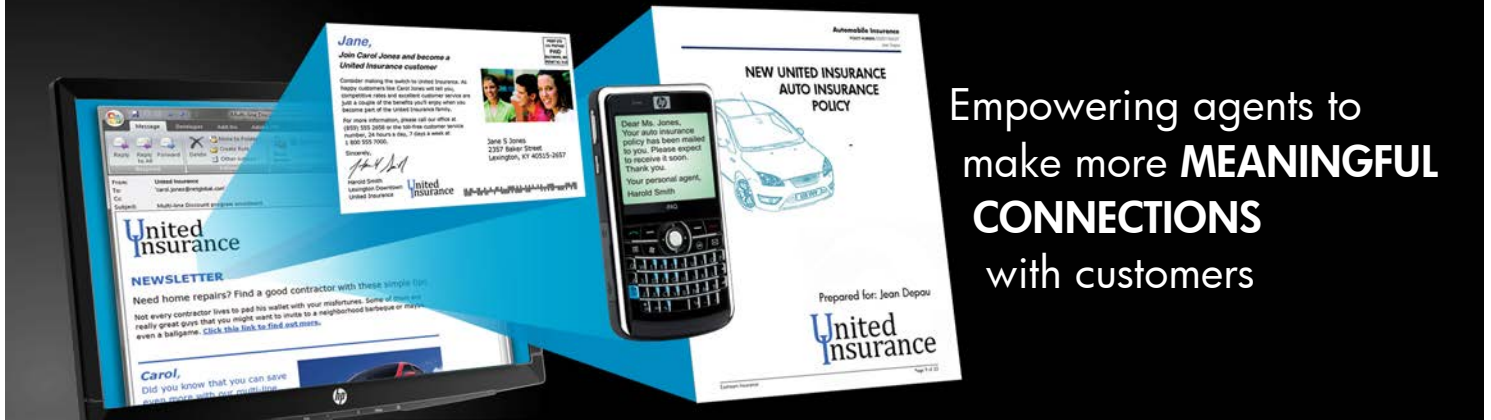




# Agent Enablement



Empowering agents to make more **MEANINGFUL CONNECTIONS** with customers

HP Agent Enablement is part of the HP Customer Communications Solutions portfolio. Based on the HP Exstream software platform, this solution is designed to empower agents to deliver more targeted and controlled communications.

## What if you could...

- ACHIEVE** better retention rates through targeted marketing programs?
- INCREASE** multi-policy penetration with effective cross-selling campaigns?
- IMPROVE** agent productivity by reducing and automating many administrative tasks?
- FOCUS** on customer satisfaction by delivering personal and timely communications through customer-preferred channels?
- AVOID** non-targeted communications that fail to resonate with customers?
- SAVE** postage and printing costs by consolidating communications and using electronic delivery formats and channels?

Today's insurance companies have access to vast amounts of information, including customer and corporate data. Although most carriers know that proper use of this information can effectively capture and retain customers, they often don't have the technology in place for the people who need it most: the agents and brokers who are essential to insurance companies' business.

Insurance companies typically maintain multiple data systems, including ERP and ECM systems, but these systems are often outdated and do not allow access for individual brokers and small firms. Meanwhile, customer expectations are outpacing the agent resources: while customers increasingly demand intelligent, personalized communications through relevant channels such as email, the web, and SMS, agents waste paper, postage, and time with indiscriminate mailings.

HP Agent Enablement integrates with your existing systems and processes to allow agents and brokers to easily and securely access the information and delivery capabilities they need for effective customer communications. With the ability to design and deliver many document types, agents can produce documents that are personalized and targeted, with information that's always up to date and relevant, resulting in happier customers who are more likely to renew their policies and refer their friends and families.

## Emerging challenges

### Technology and back office support

Especially in competitive markets, brokers and agents play a significant role in helping companies and individuals select insurance providers and programs.

The personal relationships that brokers create with customers play a key role in sales—approximately 80% of customers choose the broker from whom they first received a quote to complete the policy purchase.

But brokers provide services beyond sales. Customers trust them as advisors and they help with tasks, such as claims submittals or resolving benefits issues.

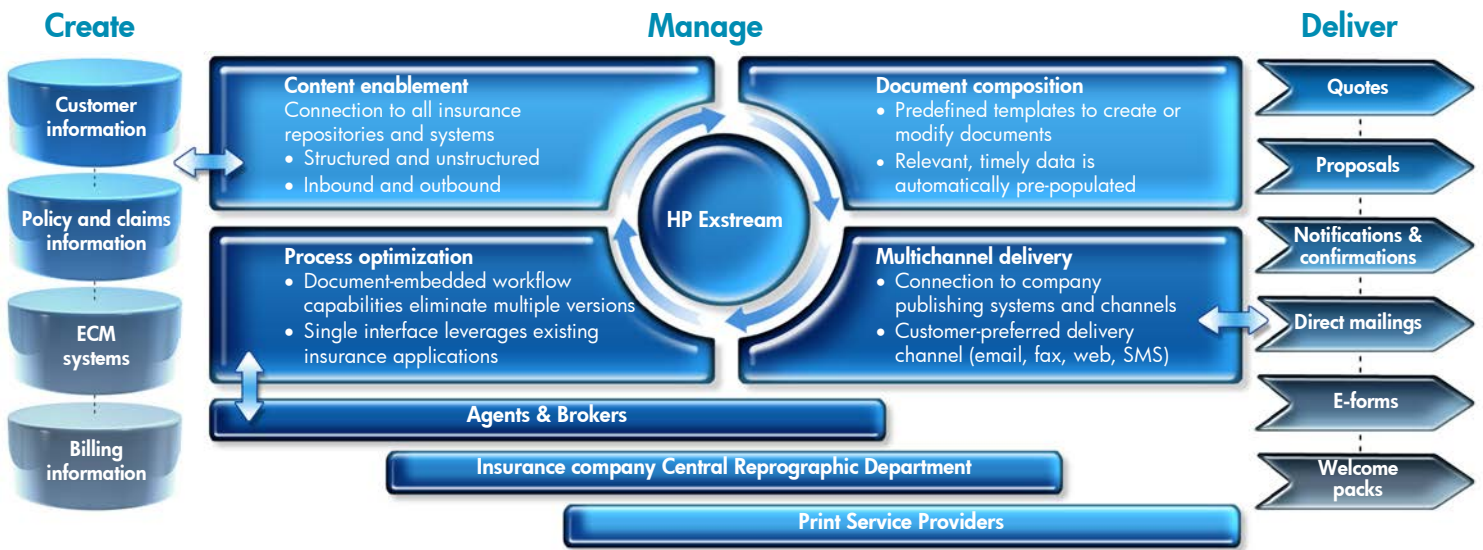
In turn, brokers look to insurance companies to provide support, especially when it comes to back office processes and enterprise-class technologies, including electronic communications, portal-based technology, and straight-through-processing systems. Supporting brokers both helps their customers and increases customer loyalty to the insurance company.

### Compliance risks

Compliance issues—such as acknowledging, paying, or denying claims within specified time frames; adhering to advertising promises; using unapproved forms, unfilled rates, and providing required disclosures—can expose you and your brokers to risk. Agents and brokers need to quickly understand and respond to regulatory and legislative changes. They need to automate regulatory inclusions, improve brand consistency, and drive records retention, while eliminating manual paper processes.

### System and process complexity

Many insurance carriers force brokers to deal with multiple systems and applications. The insurance companies who provide consolidated systems and enhanced capabilities, such as online self-service applications, multichannel communications, and automated workflows for business documents, will see improved loyalty from their agents and brokers.



## Deliver more with fewer resources

The HP Agent Enablement solution offers a variety of consulting services and software, including the fully integrated HP Exstream software platform, so that you can connect to virtually all of the systems and content that agents need. By managing every aspect throughout the document lifecycle, from content creation to multichannel delivery, the solution helps you:

### Improve customer relationships

- Connect with customers using a variety of media, including direct mail, email, the web, and SMS.
- Enable brand control and help brokers and agents present a more professional image with compellingly designed direct marketing materials that comply with your business initiatives.
- Improve response and retention rates by creating and delivering meaningful direct marketing pieces, newsletters, quotes, and proposals.
- Deliver relevant messages by using customer analytics for targeted customer communications.

### Improve agent productivity

- Reduce sales materials preparation time up to 50% by facilitating access to marketing assets and information for existing or potential customers.<sup>1</sup>
- Confidently create compliant correspondence by automatically importing up-to-date regulatory content. Every year, thousands of new regulations are created that impact insurers.
- Streamline paper-based workflow management and limit the likelihood of error.
- Integrate production and archival processes to eliminate manual administrative tasks.

## Increase agent customer-facing time

- Automate document processes with electronic workflows that can include ECM, e-forms, distributed capture, and e-signatures.
- Automatically populate documents with up-to-date information and rely on compliant communications while eliminating the need to search for templates.
- Speed enrollment with customer database information and online self-service capabilities.
- Reduce errors and exceptions by using a centralized document template library.

## Why HP?

HP has developed and implemented customer communications solutions in hundreds of Fortune 500 enterprises around the world. In fact, 8 of the top 10 U.S. insurance carriers use HP Exstream.<sup>2</sup>

HP has the best-in-class technology and delivery capabilities with HP Exstream, HP Marketing Communication Manager, HP TRIM, HP Enterprise Services DPS, and HP Exstream Professional Services.

In addition, HP offers a wide range of training, consulting, and technical support services to maximize your investment in our products. Our insurance industry assessment analyzes business critical processes, systems and tools, and provides savings opportunities and a solution roadmap tailored to meet your specific needs.

## Learn more

Contact us today to learn how you can change the way you do business. For more information about HP Agent Enablement, please contact us at [hpccsinfo@hp.com](mailto:hpccsinfo@hp.com) or 866-318-5925, or visit [www.hpexstream.com](http://www.hpexstream.com).

## Don't get left behind

**8** of the **top 10**

US insurers and

**7** of the **top 10**

P&C insurers use

HP Exstream.<sup>2</sup>

Join the many other insurers already using HP Exstream, including:

- Achmea
- AXA
- Erisa
- Grange Insurance
- Gore Mutual Insurance
- ING
- State Auto Insurance Companies

<sup>1</sup> IDC "CMO Advisory best practices: Sales enablement – Marketing content and Asset management." Aug. 2009.

<sup>2</sup> "Fortune 500." *Fortune*. May 3, 2010.

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