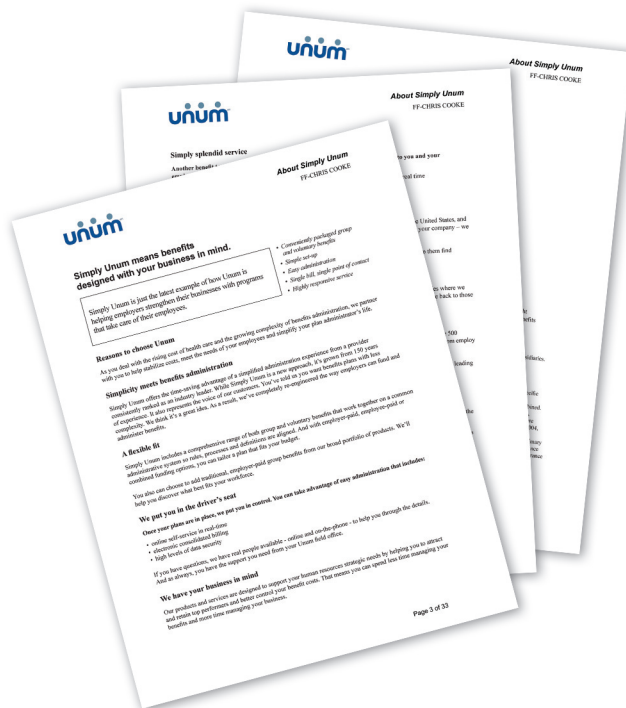


Unum

Transforming Insurance Processing Into Simple Terms

As one of the world's leading employee benefits providers, Tennessee-based Unum (NYSE:UNM), helps protect more than 25 million working people and their families in the event of illness or injury. Unum prides itself on creating employee benefit plans that are as much about helping employers as the people they employ. As part of this mission, the company is continually monitoring trends and challenges that are driving change in the global workplace. As a result, Unum has a strong orientation toward leveraging technology to play a direct role in helping the company do things differently. This commitment led to the launching of Simply UnumSM, a company-wide initiative designed to make Unum easy to do business with by streamlining enrollment with a fast, paperless process and offering a wide range of products and services with self-service components.

As part of this commitment, Unum sought a document automation solution to complement Simply Unum's customized requirements. Simply Unum offers 28,000 product combinations to employers to allow them to provide benefit options that best meet the specific needs of their workforce. The goal was to find a solution that could provide a single technology platform for creating one automated path—from personalized benefit package design, to quoting, to enrollment, to ongoing billing and administration.



Dialogue easily fits within Simply Unum's SOA model and supports the company's objective of creating a single automated path to streamline business and satisfy customers.

MAKING A COMPLEX BUSINESS EASIER

"Buying insurance is a complex business; it was our mission to make it easier for our customers. We were initially concerned with finding a solution that had the capability to consolidate up to 30 different siloed systems in order to meet the project's blueprint for consistent, clear communications. Longer term, we were looking for a platform solution that would accommodate our need to easily design new documents and process greater volumes," said John Harris, systems consultant for Unum.

"As we began looking at options, we knew the solution we chose must have the capability to fit within the service oriented architectural (SOA) model we have established for Simply Unum. Additionally, we sought technology that would support XML data and still meet a wide variety of document needs, such as contracts, booklets, correspondence, forms, and proposals," stated Harris. "Exstream Software's Dialogue[™] was the best fit



for our infrastructure, our processes, and our future architectural goals. It integrates with our legacy systems and involves less 'moving pieces' to deploy. We were particularly impressed with the fact it was built from the ground up with a scalable architecture and functionality that will help us build a pathway to what we consider to be the next generation of insurance document processing."

"So often you will see a software solution that is essentially a legacy system with another piece bolted on," continued Harris. "Dialogue is much more than that—it was built to fit into our world."

AUTOMATING INSURANCE DOCUMENT CREATION

As part of the initial deployment, Simply Unum leveraged Dialogue's Real-time capabilities. The main goal of Simply Unum was to automate the handling of customer document requests from front to back. So from the point at which a customer submits a request to view a policy, for example, the request is passed through various workflows and then reaches Dialogue. Dialogue responds by creating the document in real time, and then passes it back to the customer in PDF form. Real-time supports online claim filing and provides both the employer and employee with continuous access to the status of the claim. Real-time is also used to allow human resources personnel to take advantage of convenient real-time plan administration.

FLEXIBILITY TO GROW

Unum chose Dialogue for its flexibility of implementation. Although Dialogue is initially being used with the Real-time module, the longer term

vision is to deploy the software for batch mode processing to accommodate very large volumes. "The best part of Dialogue is its adaptability to our longer term needs," said Harris. "Batching documents for 1,000 to 5,000 employees obviously requires a different processing model, and Dialogue meets our future goals so we don't have to re-code and adapt our technologies every few years as our business changes. This is really important because it frees up our IT staff to focus their energies on aligning our services to meet our customers' needs rather than getting bogged down with developing document generation solutions."

"Another reason we chose Dialogue was for its collaborative design environment, which gives our business users more control over the creation, personalization, and maintenance of document content. This also lessens dependency on IT resources," commented Harris.

SIMPLY SUCCESSFUL

Only shortly after rolling out Simply Unum, the company received positive feedback from the field. Customers cite its user friendliness, and the IT team is thrilled with Dialogue's compatibility with its service oriented architecture.

According to Harris, there are always implementation challenges and this project was no different. "Project hiccups are to be expected, but the way you measure a service provider is by how they react and Exstream has been outstanding. They understood our needs and they met them. They even helped educate our staff on the benefits of Dialogue so we can truly maximize its features. We are extremely pleased to be working with Exstream Software on such an important project as Simply Unum."

