

Qualpath in Insurance

Insurers around the globe are striving to achieve competitive advantage and sustainable success in an ever challenging marketplace.

Using innovation to grow business, develop new products and deliver a superb customer experience is critical. But this must be achieved at the same time as inefficient business processes are attacked and costs are strategically driven down. Organizations must tick all the boxes to be a winner in this environment.

Framework for Insurance

We help Insurance firms improve their marketing campaigns, customer communications, document management and correspondence both print and digital for underwriting, policy servicing, and claims processing across multiple delivery channels. We also provide enterprise services to streamline corporate functions.

Customer Lifecycle	Marketing and Distribution	New Business/Underwriting	Customer Service
Front Office	<ul style="list-style-type: none"> Marketing Services Sales Enablement Services 	<ul style="list-style-type: none"> New business intake services Application processing Policies and welcome kits Customer/Agent correspondence Call Centre Statements 	<ul style="list-style-type: none"> Claims Processing Customer care & retention Billing Statements and ePresentment Payments Processing
	<ul style="list-style-type: none"> Multi-channel Communications Delivery 		<ul style="list-style-type: none"> Customer/Agent Communication
Back Office	<ul style="list-style-type: none"> Marketing Resource/ Collateral Management 	<ul style="list-style-type: none"> Mailroom Services 	<ul style="list-style-type: none"> Enterprise Print Records Management
Enterprise Solutions	Human Resources, Legal, Finance and Accounting, IT Outsourcing, Translation Services, Employee Communications		

Solutions for Marketing and Distribution

Fierce competition for new customers demands Insurance Companies be nimble but efficient, especially considering the roles of agents and financial advisors. Moving beyond traditional marketing to encompass digital media, channels and customers requires best practice, new technology and better operating models and logistics.

We help Marketing Leaders to:

- Deliver Multi-channel marketing campaigns
- Enable sales people
- Deliver targeted, timely communications

Resulting in:

- Improved tracking of the effectiveness of marketing campaigns
- Greater efficiency and effectiveness of marketing operations
- Increased speed, transparency, accuracy and control
- Increased demand and conversion

Services

Marketing Services

We improve marketing logistics and campaign tracking from creative services through procurement and production, storage and distribution. This enables more effective demand generation in campaign management via data analytics and multi-channel delivery.

Sales Enablement Services

We create and manage distribution of customer facing sales and marketing material such as product brochures and personalized sales collateral. We ensure brand consistency by creating and leveraging common digital assets.

Customer Story **Scottish Widows**

Provide end-to-end management of customer communications from creative concept through to print and fulfillment. Streamlined process resulting in greater efficiency and increased customer satisfaction.



Solutions for New Business/Underwriting

The new business or underwriting process provides an Insurance company with an opportunity to make a lasting impression. It is a critical window to start the relationship with a positive and valued interaction.

We Help Chief Customer Officers, Chief Compliance Officers and Line of Business Operations Leaders to:

- Reduce lengthy new business/underwriting processing times
- Simplify the process for customer and insurer
- Manage multiple channels: Agent/Financial Advisor, Web, Contact Centre
- Handle Compliance and Reporting
- Streamline duplicative customer information, such as repetitive requests to gather and verify information
- Respond with agility to market changes and business process rules and policy changes

Resulting in:

- Flexibility and support for variability in demand and volume
- Adoption of electronic workflow, while incorporating robust document management, both physical and digital
- Reduce cycle time to underwrite and issue a new policy
- Decreased costs relating to people, systems, time, volume
- Improve customer experience, leading to increased loyalty and advocacy

Services

New Business Intake Services

We provide services starting from the capture of new business applications. Documents are digitized which can decrease errors. We support your regulatory and compliance programs and can decrease errors with streamlined workflow maximizing the use of automation. This can lead to improved customer experience.

Application Processing

We provide services to process applications using workflow to streamline the process and minimize errors. If additional information is required from customers, we engage in the correspondence process, integrating the documents and information which may be returned from the customer.

Policies and Welcome Kits

We provide services to create and distribute policies and kits to welcome new customers. Timely distribution of these critical documents is important to the successful start to new business.

Customer Story

Global Wealth Management Leader

Replaced time-consuming, paper-based process for new account applications with streamlined workflow, maximizing use of automation. Achieved 90 % plus reduction in cycle time and error rate.



Solutions for Customer Service

Customer service is where high value is delivered in insurance especially in areas such as claims, billing and annuity payouts. Insurers are stepping up their game to retain customers.

We help Chief Customer Officers, Chief Operating Officers and Line of Business Operations Leaders to:

- Improve the customer experience through responsive service delivery
- Implement high performance business processes supporting key customer transactions
- Improve access, security and overall management of key document and customer records

Resulting in:

- Greater efficiency and effectiveness in claims processing, billing and payment processing
- Increased speed, transparency, accuracy and control
- Increased demand and conversion

Services

Claims Processing Services

We provide services to take in all correspondence and documentation relating to claims. We create customized solutions to meet your needs, delivering service excellence with each customer interaction.

We handle over 500 million claims per year and guarantee the highest quality service.

Customer Care and Retention

We provide outsourced contact services to support policyholder service, claims, collections, customer retention programs and additional sales. With 32,000 call centre professionals in 17 countries supporting 20 languages our award winning contact centers deliver outstanding service.

Billing Statements & ePresentment

We provide electronic statements, bills and correspondence with sophisticated capabilities for rich personalization and transpromotion. These services convert your monthly correspondence to an opportunity to inform, build awareness for new solutions and create a differentiated level of service.

Payments Processing

We support premium payment processing as well as subrogation recovery and collections. With leading edge technology and data management platforms, contact centre staff and business processes, we raise the effectiveness of your collections function, improving customer profitability.

Customer Story USI Insurance Services

“Transformed infrastructure with a scalable managed print solution that brought better technology and reduced the amount of print generated by 27 percent.”



Front Office Solutions

Services

Multi Channel Communication Delivery

We enable insurers to deliver a better branded customer experience through improved communications. With best practice, expertise and a leading technology platform, we enable a consistent, personalized experience across the channels customers prefer, in print, on the web and mobile.

Customer/Agent Communication

We streamline the creation, production and delivery of transactional customer communications. We engineer better communications, and effectively deliver high volume customer documents such as policy statements, bills, renewal notices and claims letters in a secure and compliant infrastructure. We have 150 customer interaction centers and 32,000 Customer Service Representatives that offer support in 20 different languages around the world. Handling more than one million interactions daily from customers and business partners, we apply the latest in technology to provide live CSR support via telephone, e-mail, web-chat, and mail response.

Customer Story

Guardian Life Insurance Co.

Provide cost – effective web portal with instant access to a comprehensive online portfolio of sales collateral. Improved industry compliance and reduced printing, shipping and storage costs.



Back Office Solutions

Services

Marketing Resource or Collateral Mgmt

We leverage best practices with a leading technology platform to consolidate and streamline the management of brand communications resources. Working with our document advisors, we design customer communications for high effectiveness while maintaining brand adherence and regulatory compliance.

Mailroom Services

We drive efficiency and cost effectiveness of mail handling functions using state of the art scanning technology, document recognition software and best practices. We capture and digitize paper mail, enabling digital workflow and reducing physical mail handling, lowering cost, improving compliance and performance.

Enterprise Print Services

We help transform the enterprise print process empowering our clients to print from anywhere to anywhere while delivering higher cost savings, ensuring greater security for company sensitive information, improving employee productivity and reducing the document related environmental impact.

Records Management

We provide services for document scanning, imaging and management. We excel at transforming high-volume paper-based or outdated electronic filing and storage systems into powerful web-based digital records management systems that provide the latest in file accessibility, processing capability, security and disaster preparedness.

Customer Story

Co-operative Financial Services

Fully automated e-mail room processing and cataloguing all inbound insurance and retail banking correspondence.

"We've moved from working on a 'best endeavor' basis to delivering a market leading service – and we regularly exceed our own targets."

Dick Parkhouse, Executive Director for Strategy and Change, Co-operative Financial Services



Corporate Services

Services

Human Resources

We have proprietary tools, processes and people to deliver HR outsourcing services and results including:

- HR Management
- Benefits Administration
- Learning Services
- HR Consulting

Legal

We combine full spectrum e-discovery processing services with discovery management and consulting services delivered on a cutting edge hosting platform. This allows our clients to process and review data fast, more accurately and cost effectively.

Finance and Accounting

We can help manage a broad spectrum of finance and accounting outsourcing services including procure to pay, order to cash, treasury and payroll, accounting, closing and reporting, financial planning and analysis.

IT Outsourcing

We provide IT Consulting Services focused on

- Risk Management
- Managed IT Procurement
- Telecoms Expense Management
- Asset Management

Translation and Localization Services

We leverage your existing content management and using our linguistic suite of technologies, we translate tens of millions of words every year with minimum human effort. No matter how many languages you communicate in, no matter how many authors or locations you call upon - we ensure higher efficiency, shorter cycle time and improved translation accuracy.

Employee Communications

We use a web based cross media communication platform to manage employee communications. We can provide print and/or electronic fulfillment for communications through multiple delivery channels. Archiving services can also be provided to store documents providing efficient access as required.

Customer Story

Ford Motor Company

Managed translation service including terminology management for multiple document types and online content. Turnaround in 15 days, down from 60 days.



Innovation

Xerox has a proud tradition of pioneering research. Chester Carlson's invention of xerography, more than 60 years ago, was an extraordinary milestone in the development of the modern information age. Xerox researchers and business teams worldwide continue to create an ongoing stream of product and service innovations.

Canada

Founded in 1974, leverages its core competencies in materials design, synthesis, characterization, evaluation and scale-up to deliver – with partners – environmentally sound materials and processes that support higher quality and lower cost color and monochrome products for both office and production markets.

France

Founded in the early '90s in France and focused on research in text and image content processing, document transformations, data mining and the understanding of work practices. Technology applications are developed to streamline document intensive processes, bridge the paper and digital worlds and ease the task of information management in multiple languages.

India

The India Innovation Hub is the newest addition to the Innovation Group. The Hub will explore, develop and incubate innovative document management solutions for locally relevant problems as well as advance innovation in global services delivery by leveraging the latest compute paradigms and emerging business models.

New York

Located in Webster NY and founded in 1960, this centre has a broad charter to incubate and innovate across the spectrum of devices, solutions and services. More recently the centre has expanded to encompass an integrated, end to end view of Xerox products, solutions and services technologies in collaboration with value chain partners through the company.

PARC

Founded in 1970, and located in California, PARC was the birthplace of technologies such as laser printing, Ethernet, the graphical user interface and ubiquitous computing. As a wholly owned subsidiary, together with Xerox they are defining a new vision for how pioneering research creates commercial impact.



3710 Park Central Blvd. North
Pompano Beach, FL 33064
866-851-2200