TECHNOLOGY INNOVATION
<INSURANCE DATA>

The ACORD Information Model

Business Glossary

Capability Model

Information Model

Data Model

Component Model
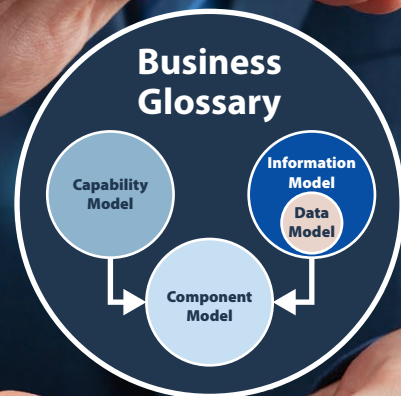
Empowered by Papyrus Adaptive Case Management (ACM)

KEY INSURANCE APPLICATIONS

▶ **Policy Administration**

▶ **Product management**

▶ **Claims management**

▶ **Collections and disbursements**

▶ **Underwriting**

▶ **Incentives and commission**

▶ **Channel Management System**
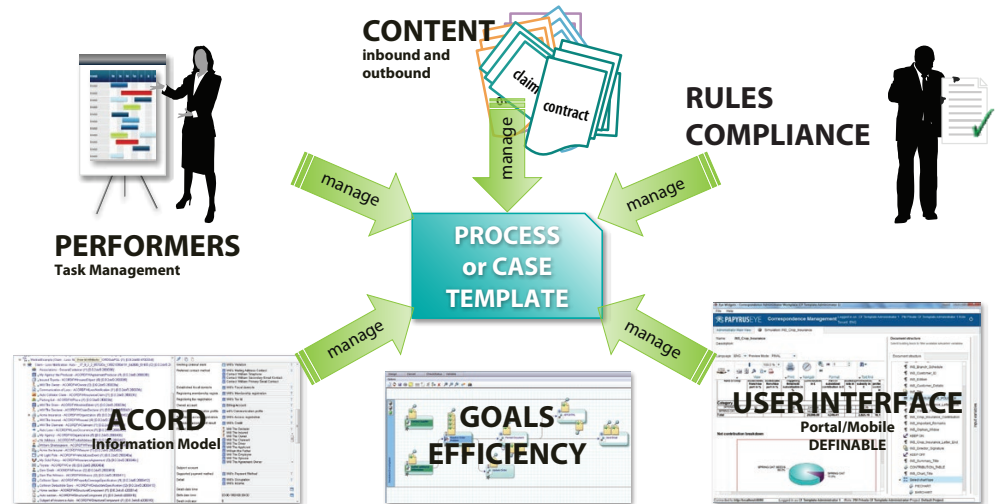
▶ **Interface to Accounting (Finance)**

PAPYRUS VALUE PROPOSITION

▶ **Total implementation effort as low as 10% compared with other solutions**

▶ **Business empowerment for knowledge work**

▶ **Adaptive Processes: Goal-driven, decision-based**

▶ **Consolidated view of customer / case**

▶ **Integrated omni-channel business correspondence**

▶ **Consolidation of ECM, BPM, CRM**

▶ **Operational transparency**

The Papyrus Platform Solution leverages the ACORD Information Model and integrates the following elements:

- **Beyond BPM – Papyrus is fully BPMN 2.0-compatible and innovates with Adaptive Process:**

  - Goal-driven vs. process-driven
  - Decision-based vs. rule-based
  - Flexible vs. rigid
  - Empowered vs. enabled

PERFORMERS
Task Management

CONTENT
inbound and outbound

RULES
COMPLIANCE

PROCESS or CASE TEMPLATE

ACORD Information Model

GOALS EFFICIENCY

USER INTERFACE
Portal/Mobile DEFINABLE

Efficient, goal-oriented processes

Create, modify and securely execute knowledge gathered during run time. Each process instance is completely transparent and contains SLA and business goal values. Then the process owner can set cost thresholds that will trigger corrective goals for this in real time or be relevant for future processes.
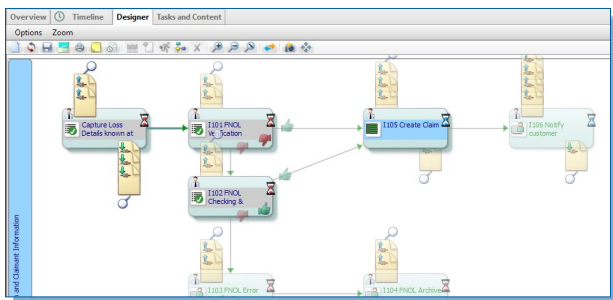
Design by Doing

"Business people do not just influence the design, they actually create the process on the fly." - Max J. Pucher

Compliance

Each process instance can be instantiated from a process template that contains the compliance rules. Each goal that is added can have the related compliance rules linked.

Assembly by the actor (not IT)

While even the easiest-to-use BPMS mostly require IT to do the development to build a complete process, in Papyrus users can define activities for each goal and add all resources. These are data, content received and sent, user-defined business rules, forms and all actors that are called upon to perform in the process.

Every implementation is unique

Every product, process and rule implementation is as individual as your business. ACM task libraries are provided by the framework.
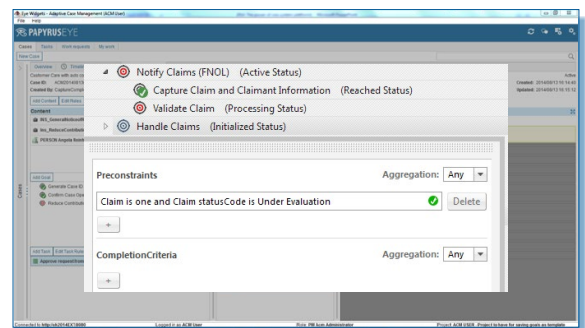
Business Empowered: Rules in natural language

Papyrus Platform State- and Event-driven Processing

Business case-specific event handling: State/event-driven processing is much easier to define than workflows and is capable of virtually unlimited process complexity.
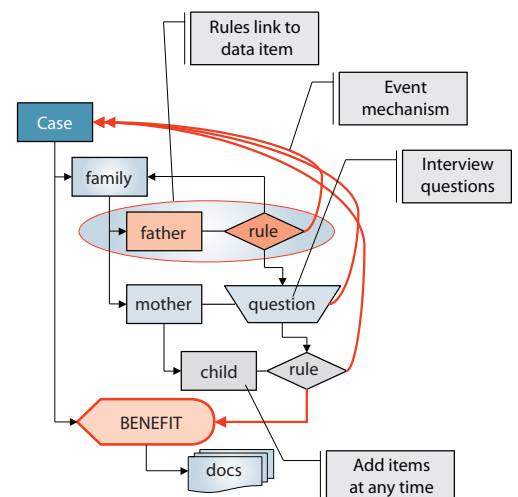
Papyrus integrated Inbound & Outbound Cross-Channel Business Communication

■ Smart document design for business-empowered text and letter administration

Batch/Online production

- Contracts and policies
- Statements and bills
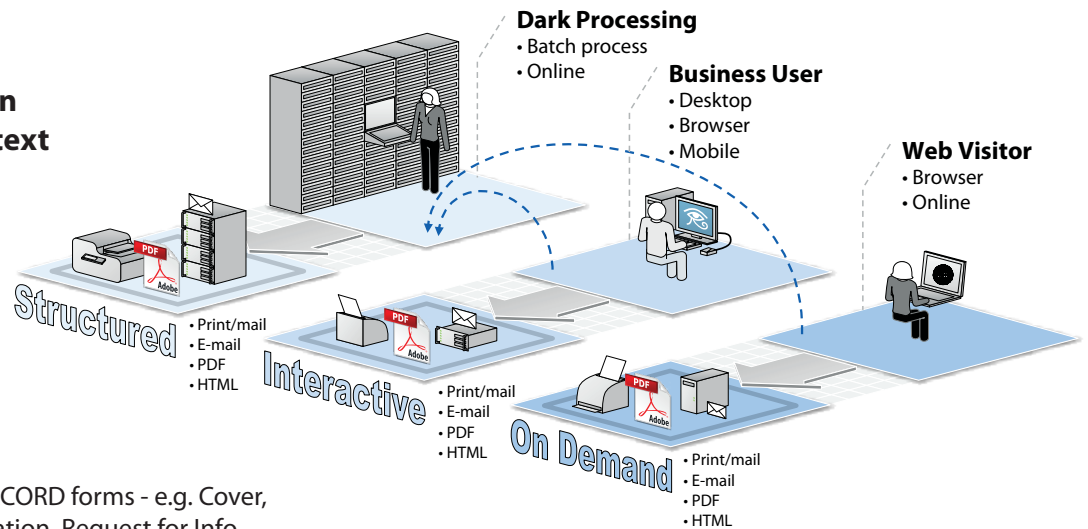- Marketing mailings
- Serial letter

User-interactive Output

- Different types of letters and ACORD forms - e.g. Cover, Acceptance, Rejection, Cancelation, Request for Info
- Call center correspondence
- On-demand output
- Online quote / proposal
- Online reports
- Online order confirmation

ACORD Forms Support

- Can be pre-filled with data
- Manually filled
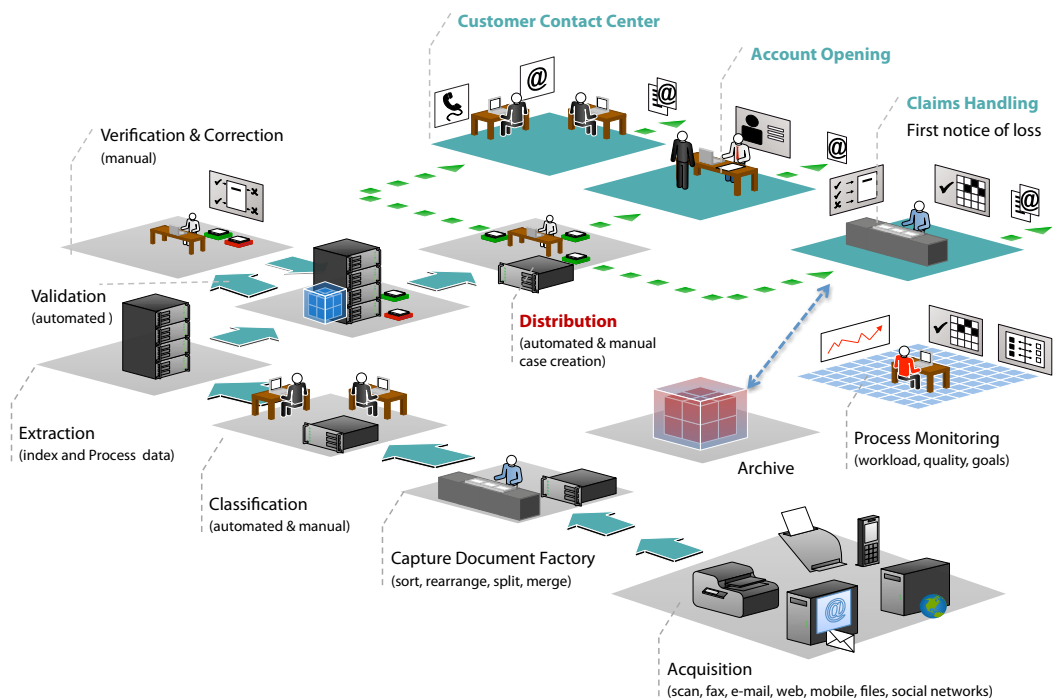- Submitted data immediately recognized as inbound mail content

■ Omni-channel real-time customer response

- Structured/batch, online, user interactive, ad-hoc correspondence and omni-channel consistency
- Diverse printers, fax, PDF, HTML, e-mail, web, mobile
- Link with marketing systems
- Targeted marketing messages
- Ensure compliance and quality
- Authorization, audit trail, work-flow and policies, re-use text and building blocks
- Improved output efficiency
- Balancing document production across distributed printers and electronic devices
- Post-processing (bundling, sorting, inserts)

Dark Processing
- Batch process
- Online

Business User
- Desktop
- Browser
- Mobile

Web Visitor
- Browser
- Online

Structured
Interactive
On Demand

- Print/mail
- E-mail
- PDF
- HTML

■ Papyrus Inbound Mail Process

Intelligent cross-channel data and document/forms capture integrated with human workflow and case management. Recognition and classification of structured, unstructured content and handwriting. Integrated archiving and distribution workflow.

Customer Contact Center

Account Opening

Claims Handling
First notice of loss

Verification & Correction
(manual)

Validation
(automated)

Distribution
(automated & manual case creation)

Extraction
(index and Process data)

Classification
(automated & manual)

Capture Document Factory
(sort, rearrange, split, merge)

Archive

Process Monitoring
(workload, quality, goals)

Acquisition
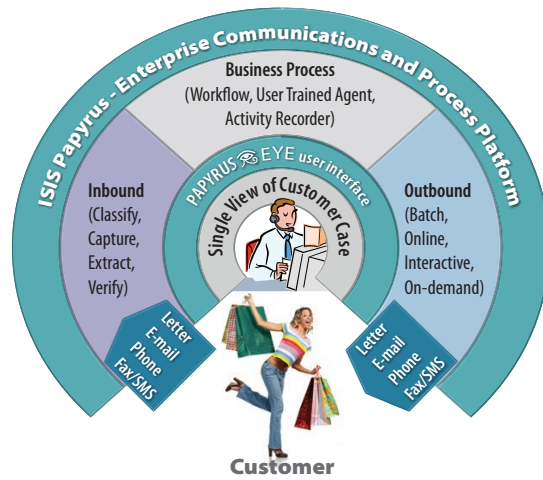(scan, fax, e-mail, web, mobile, files, social networks)

■ The Mobile Insurance Office

Real-time collaboration with the back office. Full integration with backend systems. role-based user access and experience. Application is defined and maintained on the server side.

Consolidate: The Papyrus Platform

A **consolidated** view of your customer

The technical installation of the Papyrus Platform is surprisingly simple. Business application setups, however, require a more project-oriented implementation approach.

The result is a solution as individual as your business to amplify your competitive edge. Before we install a new business application, you tell us what you need, your expectation, your standards. Then we define, interface, and in some cases even enhance our software components, so they become a standard, completely integrated system matching your blueprint.
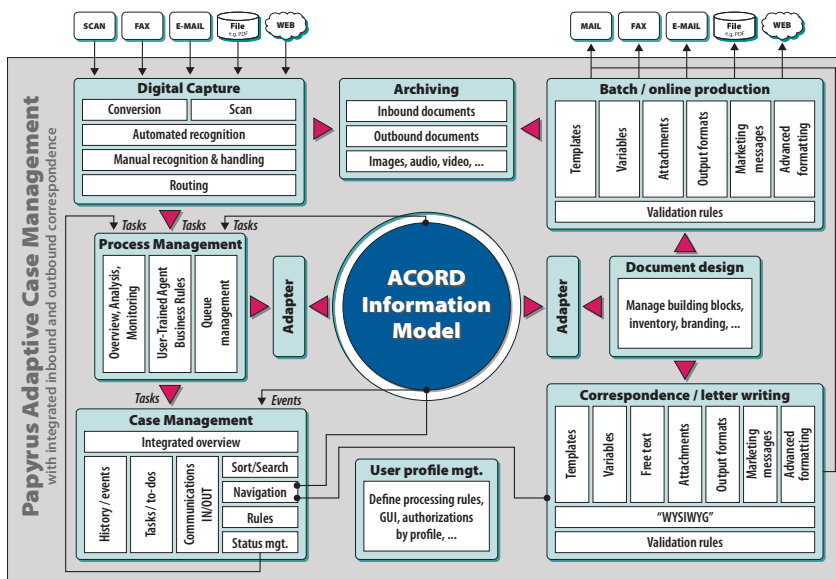
Papyrus Adaptive Case Management

ISIS Papyrus Software

Medium-sized global software innovator • founded 1988 • self-financed • grew from personalized cross-channel business correspondence solutions • integrated machine learning capture/extract • delivered Papyrus platform in 2000 • dynamic ECM, CRM, BPM business applications • model preserving OO & rule-based definition • 2300 customers globally, 290 Papyrus Platforms installed.

ACORD

The standards organization for the insurance industry has been creating insurance standards for more than 40 years. The ACORD Information Model provides the relationships among insurance concepts, such as Policy, Product, Party and Claims. It can be used to jump-start application development. Concepts come from the IBM donation of the Business Object Model, along with refinements suggested by many cross-domain insurance industry experts.