

Cigna supports internal
underwriting and external
e-fulfilment with ActiveDocs.



DOCUMENT AUTOMATION SOFTWARE

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Cigna Life Insurance New Zealand Ltd is a leading provider of personal insurance in New Zealand. Serving over 350,000 clients, either directly or through one of its resellers, Cigna generates detailed documents pertaining to life, funeral, income protection, accidental death and trauma insurance products and services.

With a large client base and a wide network of branded resellers, and the consequently high document turnover, Cigna needed a robust, up-to-date automation process that would support the company’s growing needs while integrating with existing systems and workflows. The solution would have to both cater to internal users, and have the ability to interface with the public-facing system to enable e-fulfilment.

Following a customized Proof-of-Concept project, Cigna selected ActiveDocs as its new automation solution.

THE SOLUTION

Cigna chose to deploy ActiveDocs in Automated Mode, integrated with Cigna’s existing suite of applications for public-facing and back-office document generation. The public-facing external system produces insurance quotes and related documents, combining static and generated content with external attachments, and sending a document package to the customer. Cigna’s underwriters access the internal system as part of Cigna’s internal business workflow driven by Appian. From a prospective client’s initial enquiry, through automatic data

CUSTOMER

Cigna Life Insurance New Zealand Ltd

INDUSTRY

Private Insurance

CHALLENGE

Generate and manage a range of insurance documents that are consistent in branding and comply with industry regulations.

SOLUTION

Deployment of ActiveDocs, integration with existing in-house user interface, simplifying the process of document design and creation.

BENEFITS

Accurate and agile compilation of policy schedules and other client-facing documents. Successfully implemented e-fulfilment, which allows Cigna to sell its products faster. Standardized formatting across a range of documents in compliance with the chosen brand aesthetic.

collection, evaluation, and validation processes, the solution generates personalized notification email communications, personalized policy wording, and can include additional static attachment documents.

Cigna personnel handle all of the Template design, creation of associated rules, and building the content library, without needing the IT department's intervention. Designers can implement changes within minutes rather than days, and have granular control over the templates related to their business area.

THE BENEFITS

The ActiveDocs solution introduced a high level of sophistication to Cigna's document generation protocols. The system generates documents accurately and within seconds. The likelihood of errors and inconsistencies is significantly lower, while e-fulfilment reduces direct engagement with prospective clients. Leveraging savings on rework and customer interaction, Cigna was able to redistribute internal resources in favor of increased productivity.

Cigna's business users appreciate how the solution facilitates rapid and responsive change. As a result the team that manages the solution is regularly approached by business users asking for a broader application of ActiveDocs.

HOW IT WORKS

Cigna uses the ActiveDocs solution externally and internally. Externally, ActiveDocs removes the need for underwriter interaction with incoming client data. Having accessed Cigna's website, a client may complete an online application for a product such as travel insurance. The collected data is saved to a central repository, and, based on predetermined business criteria, a range of documents

pertaining to travel insurance is automatically generated. Upon meeting specific conditions – such as the applicant's age or their travel destination – additional instructions or questionnaires may be generated and sent to the applicant. When the system encounters an unexpected scenario, it brings it to the relevant department's attention for further action. The internal solution allows Cigna's underwriters to take over such a case, as well as handle other cases configured for manual processing. Any externally collected data is accessible through the ActiveDocs repository. Underwriters select which documents to generate, providing additional details where required. The output documents assemble all of this information, and can be passed on further through the workflow.

Template design itself is intuitive in ActiveDocs Designer, utilizing the familiar Microsoft Word environment. No programming experience is required. A centralized content manager enables easy manipulation of all aspects of automation. Each of Cigna's resellers has its own branding and business-define presentation requirements, so the solution uses appropriate business rules to control the output document format and content. Snippets, which include frequently repeated information such as logos, terms and conditions or confidentiality clauses, require only a single update to apply changes to all relevant templates.

KEY FEATURES

Automated Document Production allows Cigna to deploy ActiveDocs in an automated mode, compiling documents without the need for human interaction with data, and subsequently enabling e-fulfilment.

Snippets enable Cigna to dynamically insert supplementary statements, descriptions and fee schedules based

COMPANY

Cigna Life Insurance New Zealand Ltd

HEADQUARTERS

Wellington, New Zealand

FOUNDED

1982

URL

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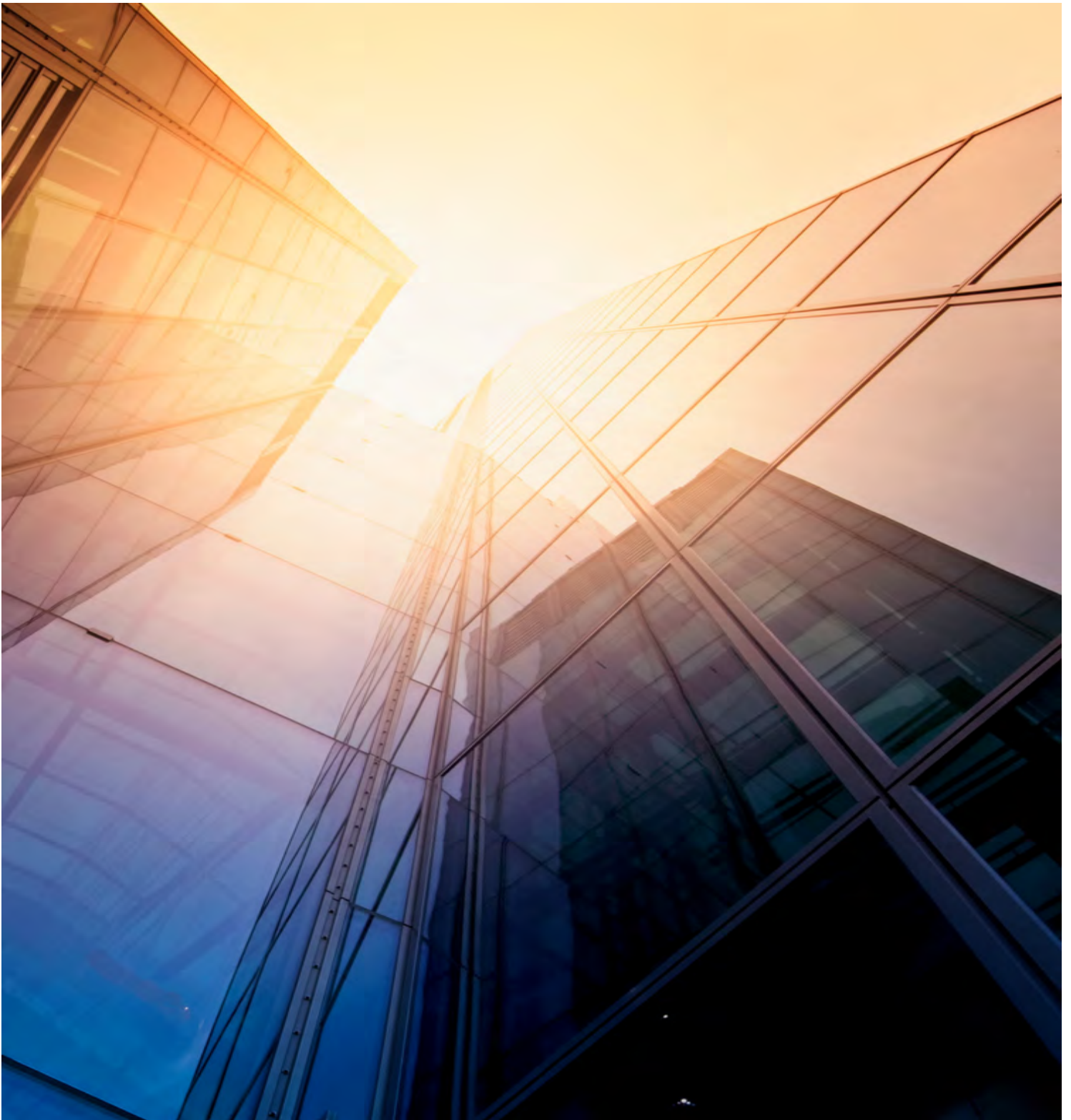
PRIMARY BUSINESS

Insurance Provider

on product selection, virtually eliminating the possibility of human error while achieving consistency across multiple documents.

Rules Engine drives the selection of correct content, and associated formatting, based on incoming data.

Content Manager – the Template Management part of ActiveDocs – allows Cigna to manage all of its templates and associated components from a single location, making it simple to keep all content up to date.



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