



## Vega Insurance Solution

Meaningful access to information and improved processes increase profitability and allow for a superior customer experience.

Insurance companies are facing significant pressure to integrate and streamline their processes and be more responsive to customers. These market driven changes in regulation, competition and technology are transforming the insurance industry and require organizations to find new and innovative ways to achieve sustainable growth and improve operations. In effect, they need to become agile. Unfortunately, to become agile, insurance companies need to integrate multiple tools and processes—as well as provide easy access to the thousands of documents and related content created daily. They need to unify their operations.

# Vega Insurance Solution

## The necessity to integrate, improve and engage

The Vega Insurance Solution Suite: Great customer experiences require information access on a global scale.

In the face of price pressures, increased claims, mergers and acquisitions, rising fraud, and increasing customer expectations, insurance companies need to have the most accurate and up-to-date information to thrive in an ever-increasing competitive environment.

The Vega Insurance Solution provides an intuitive and easy to use set of software capabilities designed to instantly address and personalize every customer interaction, regardless of geography, line of business or method of contact—including Internet, e-mail, fax, instant message, phone or mail. It uses adaptive business rules to provide fully contextual information and recommendations for every customer inquiry regardless of channel and circumstances in real-time.

### Accessing Context-Rich Information via a 360° View of Operations

Underwriting, Claims, Customer Service, and Sales are all critical components of the insurance business. Vega Insurance Solution Suite is configurable for Property & Casualty (P&C), Life and other insurers and enables a 360 degree view of information across the enterprise. This content-rich view allows for improved organizational performance and integrated regulatory compliance.

### Engaging Customers and Prospects Across Channels

Tech savvy consumers have become increasingly frustrated with the current system of engagement. This is especially true for millennials, who want to access their policy information via the Internet or mobile devices. The Vega Insurance Solution integrates existing systems with new technologies providing a platform for companies to build their applications once and then deploy them everywhere, adaptively.

### Maximize the value of every customer contact

Customer engagement that is prompt, easy to access and pertinent are what the Vega Insurance Solution is all about. Powerful search and dynamic case management capabilities provide a comprehensive view of each policyholder. Rules-based processes enhance decision-making so that CSRs can provide relevant, context-driven responses at the time of engagement that result in real time, customer-focused interactions that help resolve issues on the first pass.

### Coping with Mergers and Acquisitions

Mergers and Acquisitions in the insurance industry have been increasing exponentially. With each new company acquired comes a number of problems associated with multiple and disparate silos of information. The need to implement new and improved business processes required for a smooth integration often run into the complexity of legacy systems that limit information access, prolong delivery times and drive higher delivery costs. The Vega Insurance Solution overcomes these barriers by quickly integrating diverse information silos—mainframe applications, databases, IBM, FileNet, Documentum, SharePoint, file shares, email, etc. It also provides users with a unified user interface to access information regardless of where it resides.

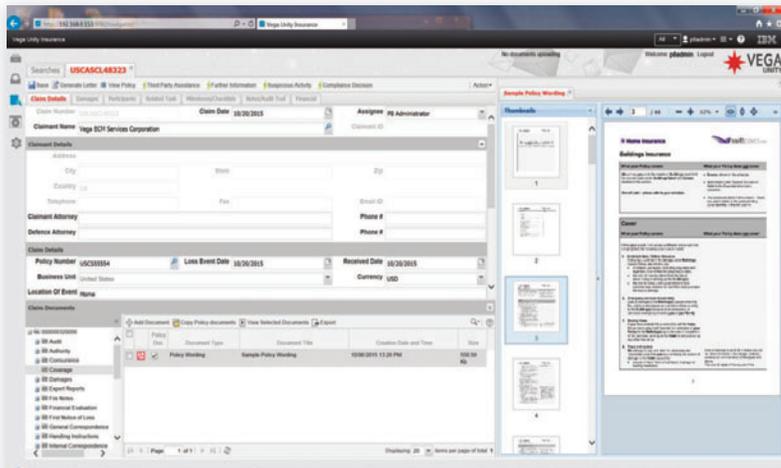
### Meeting Regulatory Compliance

Compliance-driven objectives are a key priority for Insurance companies. The increase in government regulations require insurance companies to be nimble and make changes on the fly. They need to be able to trace and audit the acquisition of data and demonstrate a compliance framework that ensures that each step in their processing meets both local and global regulatory requirements.

### The Benefits of an Agile Insurance Platform

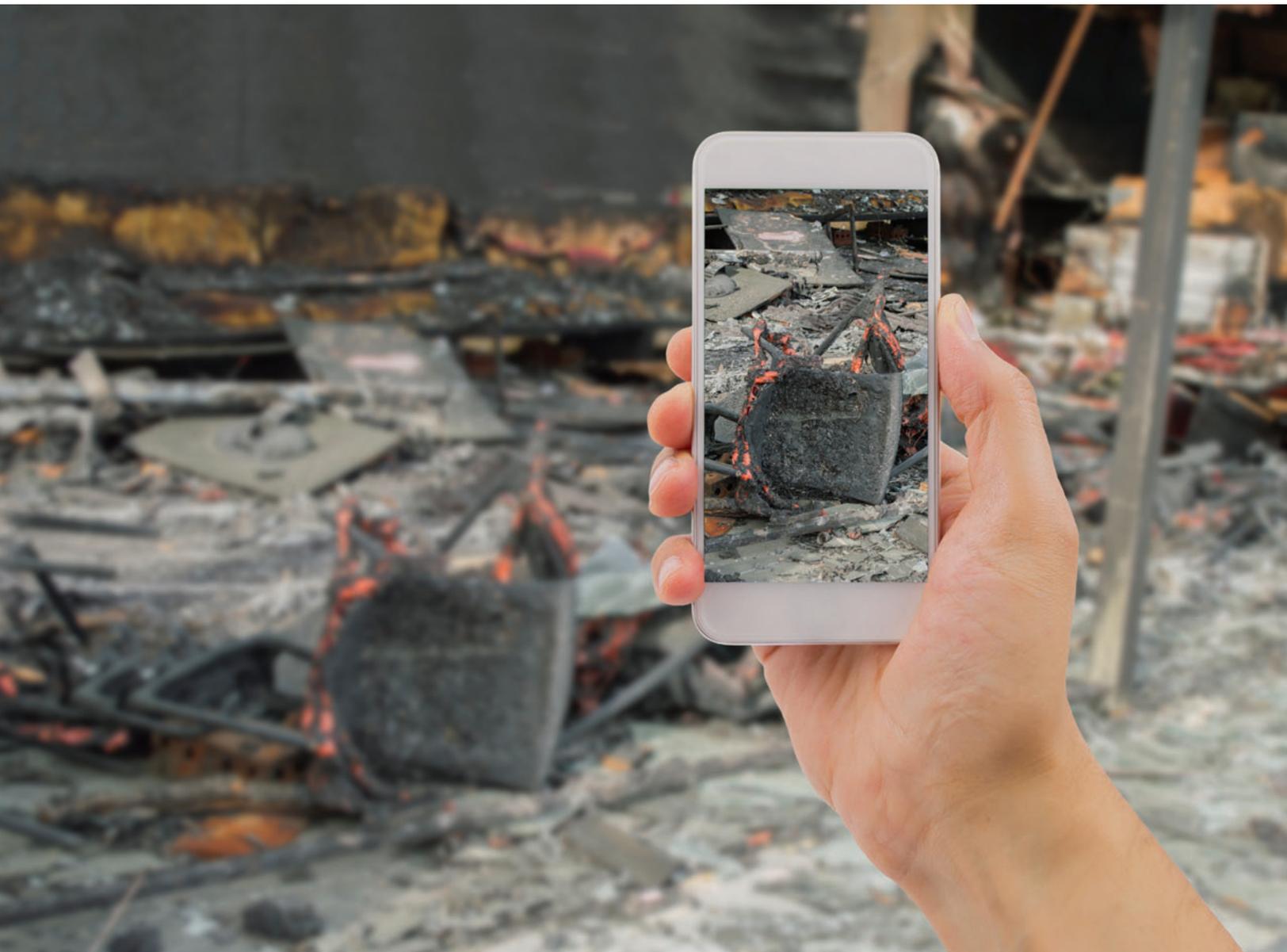
In today's competitive insurance environment you need to be able to adapt as fast as your business needs change. Whether in the cloud or on premise, the Vega Insurance Solution provides the agility and deployment flexibility necessary to react to new business opportunities and changing regulations while leveraging your legacy systems to protect your capital investments. It is a robust software framework designed to improve customer engagement, increase sales efficiency, speed underwriting, streamline claims processing, improve vendor management and expedite billing and invoice processing—all while reducing costs, minimizing risk, and achieving regulatory compliance.

The reliance on content in different formats, data from disparate processing systems and the need to manage a mix of human and automated decision systems are the elements that make insurance case management so difficult.



Claims information can be gathered at the scene of the damage and then automatically sent via a mobile device to the claims adjuster working on the claim





The Vega Insurance Solution leverages the Vega Unity mobile web client access to the same relevant case data, views, and capabilities available on your desktop allowing you to add photos and case information from your mobile device.



You can optimize your personal injury claims to make better decisions all while containing costs, improving customer service and increasing customer retention.

# Search content, data, and workflow cases

## The Nature of Unity - Agility in an environment of change

A flexible and scalable software framework that provides shared global P&C, Life and other Insurance underwriting and policy administration, claims management, customer engagement, vendor management and invoice processing.

Increased competition and changing business models are driving the insurance industry to transform the way it does business. No longer can the phrase “We’ve always done it this way” drive strategy and operations. That’s why leading insurance companies are turning to the Vega Insurance Solution to streamline operations, improve productivity and increase market share while reducing the overall cost of operations.

### Underwriting and Policy Administration

Complex business rules, non-linear processes, disparate information silos, regulatory compliance, and judgment-based decision-making make insurance underwriting one of the most challenging business processes to handle.

The Vega Insurance Solution accelerates new business underwriting by automating data extraction while enforcing business rules and assessing risk. It helps eliminate error-prone manual procedures with automation and tracks the process to ensure accuracy and completeness. It makes relevant applicant information readily available and accelerates processes that improve policy administration, links applicant files with policy information and routes them to the appropriate representative for immediate action.

### Claims Management

The Vega Insurance Solution combines end-to-end claims processing with dynamic case management to automate and guide claims adjusters using best practices throughout the lifecycle of a claim. Balancing an exceptional customer experience while optimizing the outcome of the claim with minimal impact to the bottom line is a distinct advantage of the Vega Insurance Solution.

The Vega Insurance Solution shortens claims processing times by organizing all claims information including reports, documents and photos prior to submission. Claims that are missing documents are held until everything needed for processing is present. By using a common point of access for all claims documents, adjusters, brokers and agents, have real-time access to claims in process as well as those completed. By having information at their fingertips, customer-facing employees can handle inquiries on the first call, speeding claim processing, lowering costs and improving customer satisfaction and retention.

### Customer Engagement

The Vega Insurance Solution enhances customer relationships by providing speed, transparency and interactive communications from the first customer interaction to task resolution. All incoming information from paper documents, web forms, fax, and mobile devices, is captured electronically and made available to customer representatives immediately via case management or a portal view into legacy applications.

By combining and delivering relevant information, automating decision-making and case management the Vega Insurance Solution provides a complete, personalized view of each policyholder to the CSR.

### Invoice Processing

Integrating invoice processing (IP) and Billing with other insurance applications allows the Vega Insurance Solution to provide greater visibility, control and agility for better cash flow and overall financial management. Dynamic invoice processing allows you to integrate legacy applications and ERP systems to improve productivity, reduce errors, and minimize fraud, while eliminating time-consuming manual data entry.

### Vendor Management

A web-enabled vendor management system that acts as a powerful, flexible tool for organizations to manage and procure outside services streamlines user adoption across the organization. The ability for sourcing, procurement, and HR to be integrated streamlines vendor relations whether for contract management or billing. It is designed to drive operational efficiencies, control budgets and ensure adherence to insurance compliance requirements.

### Records Management of Case and Content information

The Vega Insurance Solution Suite provides the rules and structure required for records management (RM) from the time documents or cases are created to their eventual disposal. By managing a record or case throughout its lifecycle the system automatically classifies, stores, secures and tracks all logging actions taken and provides all of the information required for compliance.

Powerful integration capabilities enable the Vega Insurance Solution Suite to aggregate information regardless of where it resides — including outside services like Dunn and Bradstreet, First Rate, and software solutions like Meridian, Genius, and Guidewire.

# Vega Insurance Solution

## Uniting People, Content and Processes

Providing a suite of unique applications that integrate diverse insurance systems and IT repositories, which allow your users to take informed action from a single user interface.

### The Vega Insurance Solution Suite

Utilizing IBM's market leading Case Management software and our own Vega Unity product, the Vega Insurance Solution provides a flexible and highly configurable framework that dramatically improves the way users interact with and manage enterprise content and perform their work. It brings together data from disparate processes and systems and provide a consolidated view of workflow case data, document meta-data, and data from external sources required in today's diverse and specialized insurance market.

### It All Begins With Information Capture

The Vega Insurance Solution leverages IBM® Datacap to extract information from document images for use in Enterprise Content Management (ECM) and line-of-business systems. Datacap operates as a universal capture portal that transforms various forms and documents entering your organization through multiple channels including; the Internet, multifunction peripherals (MFPs), e-mail fax and mobile devices. IBM Datacap can help significantly reduce labor and paper costs, deliver meaningful information for better, faster decision-making and improve the responsiveness of customer service.

### Integrate Multiple Repositories and LOB Systems

With the Vega Insurance Solution Suite you can build complex, integrated lines of business applications. Vega Unity provides practical tools that span IT silos and organizational boundaries, allowing you to integrate content into business processes, unite teams, information, and methodologies. Vega's Insurance Solution Suite provides the information organizations need in a meaningful context, eliminating the cumbersome task of accessing multiple systems and compiling the data into workable formats.

The Vega Insurance Suite integrates Business and IT systems; Line-of-Business applications, ECM repositories, Databases, E-Mail repositories, File Shares, and more, including:

- EMC Documentum
- FileNet P8
- FileNet Content Services
- FileNet Image Services
- IBM ImagePlus
- OpenText
- SharePoint
- File Shares
- Mainframe Legacy Systems
- Relational Databases
- CMIS
- CMOD
- Extensible architecture to add
- PeopleSoft

### Connectors for any system

- IBM BPM/Lombardi
- Guidewire
- Dunn and Bradstreet
- First Rate
- Meridian
- Genius

### Data Migration With Vega Interchange™

An integral part of the Vega Insurance Solution Suite is Vega Interchange. It allows you to swiftly transmit content from one repository to another, or one database to another, in the background, without impacting users. Users see the same presentation of content, data and workflow cases even as their data is relocated from old data repositories to new ones. Vega Interchange gives insurance companies the freedom to perform batch and single object imports and transformations while supporting the import and migration of policy and claims documents, workflow cases, and business objects.

### Vega Unity and IBM Content Navigator

Using Vega Unity with IBM Content Navigator (ICN) brings the proven power of Vega Unity into the ICN environment by providing a feature-rich, highly configurable, high performance user interface for insurance applications. Unity leverages proprietary performance-boosting technologies and features that provide an ultra-fast end-user experience. Most importantly, Unity provides a wide range of implementation choices allowing your organization to choose what aspects of your line-of-business solution you'd like to prioritize.

### Integrate Search, View The Results, and Take Action

Insurance organizations know that to maximize results, they must provide the tools their people need to optimize access to information. Data and content must be readily accessible, relevant, and presented in context. The Vega Insurance Suite is designed to help you access, view and enhance your ability to make decisions.

The Vega Insurance Solution Suite unites people, content, and processes by providing a unified and secure view into diverse business systems and repositories, allowing users to take informed action through a single interface. Vega Unity offers rich, user-initiated actions and control of line of business applications by delivering powerful, out-of-the-box capabilities such as:

- Application defined tabs that allow users to quickly switch between different work spaces.
- The ability to group different lines of business into virtual folders for a single customer view.

The Vega Insurance Solution provides insurance-specific tools to expedite common industry process models and insurance content. It is specifically designed to leverage IBM software products to minimize risk speed implementation, and reduce cost .



- A 360 degree view of all customer policy data using virtual folders, related workflow cases, and virtual business objects with information from multiple and often disparate systems.
- Manage a range of information formats, including scanned documents, photos, electronic forms, email, social media, web content, and SMS messages.
- Create Objects containing data, workflow cases, and documents from multiple sources in a single view.
- Deliver immediate service results to improve problem resolution and customer satisfaction.
- Automated assignment and reassignment of Work based on workload, skillsets, type or value of business, complexity, and more.
- Automated suggestions for coverage.
- Integrated complaint handling eliminates double keying, improves customer satisfaction and compliance.

#### **Mobile Capabilities**

The Vega Insurance Solution Suite enables mobile users to access insurance applications via standard Internet browsers for search, data integration and viewing.

#### **Enabling Data Analytics**

Effective data analytics are required to optimization system performance and a better understanding of your customers. The Vega Insurance Solution allows information to be viewed across multiple business systems, processes and channels to gain a complete view of your operations. Intuitive graphical tools allow users to quickly filter and visualize data regarding real-time operating conditions and identifying potential problems. The solution also leverages IBM Case Manager analytics via real-time dashboards and historical reporting. Comprehensive customer data drawn from all systems involved can also provide the information necessary for complex analytics that can lead to a better understanding of your customers and their preferences that can enhance customer engagement and increase your competitiveness.

**By having the right information at the right time, customer service reps can solve problems on the first call and up-sell customers to more relevant coverage**

# Vega Consulting Services

## Getting the most out of your technology investment

Integrating systems, platforms, and repositories for more effective use, improved productivity and better customer engagement in Property & Casualty, Life and other Insurance companies

### Proven Experience

Vega has deep, practical experience in helping insurance organizations stay agile while evolving their systems to meet the challenges of tomorrow. We are experts at helping to define business requirements and exploring the technologies that can improve productivity and competitive advantage.

Vega has a well-established history of success in the Insurance industry, delivering effective solutions to global clients as well as local insurance providers. Our solutions dramatically enhance underwriting and policy management, claims processing, customer engagement, invoice processing and vendor management.

### Insurance Customers

- ACE Group
- Allianz
- American Modern
- Anthem
- BlueCross BlueShield
- klp
- Lloyd's
- Progressive
- Scottsdale Insurance Company
- Travelers
- WellPoint
- Zurich

### Methodology

The Vega Insurance Solution Suite is built and delivered using the Vega Xcelerate Methodology. Vega Xcelerate is a logical methodology that enables the progressive transformation of your business and processes. Insurers can start with a project that will deliver a return on investment in a short amount of time, and then reuse the solutions assets for other applications.

Vega's approach is designed for ensuring long-term success. We can deliver either a "turn-key" solution or use a hybrid approach where Vega teams with your resources to provide "on the job" mentoring services during projects. Our consulting services include:

### Insurance Solution and Architecture Consulting

- Project feasibility and scoping
- Requirements analysis and review
- Business analysis and functional design
- Technical design, review, and architecture mentoring

### Insurance Solution Implementation

- Application development, code review, and mentoring
- Near-Market™ Case Management
- Unit testing, load testing, and test automation mentoring
- Development hosting and turnkey solutions

### Custom Development

Sometimes only custom development will solve certain processing requirements. Vega can provide expert design and development services for the creation of specific applications or utilities for our customers. Our deliverables are accompanied by standardized documentation, clean code, and a transfer of knowledge to insure successful implementation and use. This allows our customers to accept, fully understand, and leverage the tools and solutions we provide.

### Vega An IBM Partner

Since our inception we have worked closely with IBM FileNet to implement content management and workflow solutions. Our team has unsurpassed experience in the insurance industry and is well versed in integrating solutions from our other partners including:

- Apple
- CSC
- Locus Systems, Inc.
- Microsoft
- Nova Doc
- Oracle
- Price Waterhouse

### For more information

For more information on how the Vega Unity Suite can help your company achieve its vision, please contact your Vega representative or Vega Business Partner, or visit: [www.vegaecm.com](http://www.vegaecm.com)

### Vega ECM Solutions

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Vega employs the most experienced and knowledgeable resources available in the IBM/ ECM community. We provide a continuous system of mentoring and training to keep our professionals abreast of the latest solutions in the industry.

