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Summary

Industry Sector:
Finance and Insurance

Customer Profile:
The Storebrand Group is a leading player and innovator in the Norwegian finance market, providing financial services for 1.2 million customers

The Requirement:
A high volume customer communications management solution to enable employees and brokers to update customer information, produce PDFs, customer letters and policy documents, and ensure consistent branding

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The Storebrand Group

The Storebrand Group is a leading player and innovator in the Norwegian finance market. The Group's activities are carried out through four main business areas - Storebrand Life Insurance, Storebrand Investments, Storebrand Bank and Storebrand Skadeforsikring (P&C insurance).

Storebrand provides finance services for 1,200,000 people, and as such, having a robust and efficient customer communications management process is an essential aspect of the company's business.

The challenge

Storebrand had been using CompuSet to manage its customer communications since 1996, via the company's relationship with Document Sciences' solutions partner ViaDoc. CompuSet was used as a central platform for document management and incorporated with other document design tools including JetForm and Formspath. However, this system did not provide sufficient capability for the level of uniformity across the business that Storebrand required, and in 2005, the company took the decision to investigate alternative options.

Storebrand has in excess of 20 different administration solutions and sources of data across its business units. These systems were historically supported by individuals with specific expertise pertaining to their respective solution areas, so there was little cooperation between business units and subsequently a great deal of document duplication. Only one or two employees had the skills to support any one of the 20 administration solutions.

Each individual business unit within the Storebrand Group would send out direct mail separately, meaning that a customer could receive any number of unrelated mailshots from the company. This was not only inefficient in terms of manpower and paper resource, but also in terms of postage cost. With 1,200,000 customers, and each customer potentially receiving four different pieces of direct mail and correspondence, the company's paper and mailing expenditure was enormous, and a real issue for Storebrand.

Branding was also a challenge – each division of Storebrand had a separate identity and the company wanted to unify its services under one visual brand

and identity. The quality of customers' documents also had some scope for improvement, with the ultimate aim being that Storebrand could more effectively cross sell and upsell to its existing customer base.

Storebrand realised that it needed a consolidated approach to its customer communications systems in order to merge documents and mailshots effectively, giving the company a competitive advantage, and also saving time and money.

The solution

Storebrand did not want to re-engineer each process or solution but instead wanted a platform that would sit in the middle of the different data sources, administration solutions, and channels and outputs to market, including publishing internally and externally to and by a customer. From this platform, the solution would need to enable Storebrand's employees and brokers to update customer documents, email these documents out to customers, and produce PDFs and customer letters.

The platform the company was looking for would need to maintain the document logic in a tool, and not within the administration solution tool or system. This was a key point of the J2EE architecture that Storebrand's IT department adopted as its core IT strategy.

"Due to the complexity of the solution required, it was agreed that Storebrand's IT department would take ownership of the whole IT platform, whilst the individual business units would choose the functionality that best supported their department's needs,"

It was impossible for Storebrand's IT department to fully determine this project as they were not close enough to the minutiae of the business and individual products sold by the company's separate services and departments. In order to address the individual needs of each business unit, the heads and communications directors of each unit provided a list of their requirements and were solicited for input by Storebrand's IT department.

xPression

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Another aspect required of the new solution was that it could integrate with Storebrand's online customer applications and web services, providing the company with e-distribution capability.

After evaluating their different options for a solution with ViaDoc, Storebrand selected Document Science's award winning xPression product suite. Storebrand immediately embarked on a rigorous 6-month pilot to test xPression.

The implementation

Storebrand is seen in its market as an IT pioneer and leader in innovation. Reflecting this ethos, Storebrand had taken a decision to go to market with the new system using only electronic documents. However, during the implementation of a new process, the company produced a 14-page sample document outlining some of its insurance products. The pages were highly complex with intricacies such as card cut-outs and different paper in the same booklet. The document was to prove an enormous success for Storebrand.

"Testing this process literally changed the face of Storebrand; customers called the company just to say how much they liked the document!" said Ravnsborg.

Storebrand put xPression further through its paces with a 15-step testing schedule, which it passed with flying colours. Storebrand had improved its customer experience and gained an unexpected edge over its closest competitors, and it was clear from the pilot that xPression was the right solution for the company.

"Time-to-market was an important factor for us, and xPression gave us this capability, along with an easy-to-use solution that integrated smoothly with our existing administration systems," said Ravnsborg.

The results

Following the successful pilot, the xPression implementation commenced in June 2005. The first and most obvious benefit of the new system was the reduction of manual steps and associated time required to produce a direct mail to customers. This meant Storebrand's customer communications was immediately more effective, and turnaround time on production was greatly reduced. The company had a consistent brand identity to present to its customers, and had achieved the greater agility it required to react more quickly to changes in the insurance market and compete more effectively.

Storebrand's business units are supported by a centralised marketing department, and the new xPression system has enabled the marketing team to cross sell Storebrand's products to customers far more efficiently. This has in turn eliminated duplication of direct mail campaigns and considerably reduced costs.

"The internal efficiencies at Storebrand were tangible very quickly," commented Ravnsborg. "Most of the customer communication is now managed via one system, and all expertise and competencies are now shared by a team of people, rather than in individual silos."

Storebrand was able to demonstrate its competitive edge when a Norwegian Government Directive was introduced in 2006. It required that all employees have a pension put in place between July and January. Storebrand was inundated with requests for new pension policies, but with the new infrastructure and the self service website, Storebrand's agents and customer service representatives all had access to the documents they needed, and could produce them immediately.

"Sixty percent of all our new business comes via our website, and xPression enables us to process and personalise new policies on screen, bar code them, and distribute them out to customers quickly and efficiently, with a full record of the customer's history with us," explained Ravnsborg.

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"In addition to achieving our initial aim of integrating the company's different systems and data sources to improve internal processes, we have also literally changed the face of our relationships with our customers across all departments. Customers have called the company just to say how much they like the documents!" - Terje Ravnsborg, IT Manager Storebrand

About Document Sciences

Document Sciences is a market-leading global provider of customer communications management solutions. Our award-winning xPression software suite enables organisations to automate the creation and delivery of well-designed, highly personalised communications - from customised marketing collaterals, contracts and policies to high-volume relationship statements and correspondence. More than 500 content-driven organisations worldwide, including over 60 FORTUNE Global 500 companies, use Document Sciences' solutions to reduce development costs by up to 90%, improve time-to-revenue by as much as 75%, and enhance the overall customer experience with highly effective 1:1 communications. Based in Carlsbad, California, with award-winning offshore services operations in Beijing, China and offices across the U.S., in London and Sydney, Document Sciences also markets its products in Europe, Australia, Canada, New Zealand, Latin America, Asia and Africa.

www.docscience.com

About viaDoc

viaDoc is a Scandinavian competencies centre providing experienced and committed IT consultants helping document intensive companies defining their Business Communication architecture, deploying and integrating the chosen solutions into their organisation's IT environment and training the necessary resources.

Our long term partnerships with both leading clients in financial services and selected suppliers have generated a proven track record of implementing efficient and technologically robust document management solutions based on the latest industry standards.

Drawing on the extensive experience of our consultants, we take pride in fulfiling our customers' expectations and will continue to deliver state of the art services supporting the automation of the creation, production and distribution of business communications.

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