



IBM **Information Management** software

## Automated Workflow Pvt. Ltd (AWPL) DotSphere Underwriting Accelerator (DSUA)

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### Partner Solution

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■ **Target Industry**

*Banking and Financial Markets*  
*Insurance*

■ **Business Applications**

*Underwriting*

■ **Products**

*IBM Content Manager*  
*IBM Datacap Taskmaster Capture*  
*IBM FileNet Business Process Manager*  
*IBM FileNet Capture*  
*IBM FileNet Content Manager*

### Business Challenge

While there are many causes for underwriting loss, the root of the issue stems from the right information not being made available at the time of underwriting. Underwriting decisions must be made using the information provided by a continuously growing body of data from numerous sources. Many underwriting operations are not able to capture and leverage all of this information, which contributes to organisational “blind spots” impeding productivity and often introducing risk.

Managing Service Level Agreements (SLAs) during peak periods and distributing cases among users is a tedious task and it is often done without proper planning. The lack of an overall view of work in progress impedes performance management and responsiveness to shift work as needed.

Ironically, systems put in place to assist in the underwriting process often stifle productivity, giving underwriters only a limited view of the supporting documents, and/or necessitate viewing multiple applications and windows to locate information. A consolidated view of information should be presented in a format where underwriters have all information needed in one case file. The goal being to enable them to assess cases quickly and easily, and understand the history and/or other business associated with that client, as well as build a knowledge base that

will benefit the organisation in future decision-making.

### Solution

The DotSphere Underwriting Accelerator solution supports automated processing where all information – the business application, imaged documents and emails – are integrated to support accurate underwriting. The solution offers an integrated user interface and unique two-monitor approach, where one monitor acts as the primary work area and the second monitor displays the supporting information, providing the collective intelligence necessary to support the underwriting process.

The solution generates an underwriting worksheet by pulling data from various sources, including information about previous policies, current application and indicator of overall risks to the insurance carrier. Similarly attachments to the current application and imaged documents from previous applications are listed for underwriters to verify all information collectively. Emails from agents and clients are filtered and displayed within the processing environment.

DSUA integrates with virtually all back end line-of-business systems, including core policy administration systems and auto-underwriting systems, as well as business process management, content management and email systems (Lotus Notes or Microsoft



Exchange). Additionally the solution can embed content from other applications. The system can also show the scorecard for each staff member and their calendar from Lotus Notes or Microsoft Exchange. The case object including relevant data from underwriting worksheet and associated documents are packaged automatically for delivery to external users.



### **Value Proposition**

DSUA improves productivity by providing a single interface for all work, so underwriters can review cases and all relevant information without toggling through different applications. Information visibility is vastly improved, bringing all information to the user's fingertips via the two-monitor approach. Customers using the solution have reported productivity gains of 20 to 40 percent.

The solution enables business leaders to drive underwriting operations to meet SLAs and accommodate various factors. Organisations can now execute effective strategies such as assigning teams to handle different zones, high-value clients and high-volume front offices.

The solution also enables organisations to monitor the performance of each team and staff member, to make optimal use of human resources. Through the knowledge management tools, team leaders can provide feedback to staff and also create sample cases for reviews and knowledge sharing. The data collected can be leveraged by any business intelligence solution to predict and show patterns of customer behavior and underwriting decisions.

The DSUA solution is designed for rapid and low cost deployment. Insurance underwriting is changing constantly, be it new regulations or adapting to social background or encoding new guidelines. To ensure the solution is adaptable, each element is configurable and can be updated or created using a graphical user interface, keeping the total cost of ownership low.

### **Company Description**

Automated Workflow Pvt. Ltd (AWPL) is a very mature organisation, providing process automation solutions to the Financial Services Sector, with offices in India, Singapore, Malaysia and the UK. We are considered among the market leaders in providing BPM, Enterprise Content Management (ECM), BI, Business Activity Monitoring (BAM), reporting products and solutions with deep implementation experience and extensive domain knowledge in the insurance and banking industries.

*For more information, please contact:*

Viswanath K S  
+91 80 4045 3800  
visu@aworkflow.com

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IBM  
3565 Harbor Boulevard  
Costa Mesa, CA 92626-1420  
USA

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