

International Insurance Company Increases Productivity and Reduces Risk by Implementing IBM Business Automation Workflow (BAW) and Operational Decision Manager (ODM)

Provided

80%

Improvement
in cycle times

Reduced processing
time by

5 Weeks

On average

Able to process over

1,000

New authorizations
per week

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The Client

Large Long-Term Disability Insurance Company

The Business Challenge

The client manages a large amount of insurance accounts for long-term disability needs. Since most of these policies require a long-term relationship there is often a requirement for the client to change their payment method. Prior to the IBM solution, this would require intensive manual processing and review and would take many weeks, if not months, to complete.

The Solution

Salient Process and IBM partnered to deliver a comprehensive solution that allowed for these requests to be largely automated, along with providing necessary checks-and-balances via robust business decisions.

"Salient Process, along with the IBM technology, allowed us to dramatically improve our manual reviews and enhanced our customer service dramatically."

- Director of Process Improvement

Improving on a Document- and Human-Centric Process

The client handles a large number of long-term disability claims, and many of these policies have been managed by the client for decades. When the payment method of these policies needed to be updated, perhaps to a new credit card or bank account, a form was required to be submitted. This document could be sent via email or the web site, or even by fax. This document was then manually reviewed by an account specialist in order to determine eligibility or to determine any suspicious activity on the account. These reviews could take **weeks or even months** to process and confirm the update.

Further, the process would require **manual updates to multiple systems**. This was both **time-consuming and could introduce issues** if there were mistakes or missing information.

Lastly, there was **no tracking nor visibility** into the progress and status of the new payment authorization request. If a client requested a status update or needed information, it was just not possible to provide it.



Salient Results

IBM and Salient Process partnered to work closely with the client in order to build a solution that provided the required **visibility and oversight** the client required, as well as adding **automations and validations** that would govern the new business processes put in place.

A new input was established to receive and digitize the information from the request form (regardless of the source) and kick off the new workflow process in **IBM Business Automation Workflow (BAW)**. Prior to any human involvement, the data would be sent through the new business rules build in IBM Operational Decision Manager

(ODM) that were created to validate the data, check for inconsistencies, and detect any suspicious activity. Once these checks passed, **IBM ODM** was used to determine the best course of action for the workflow to take.

A task would then be assigned to an account executive to review and process the information sent from the client. Many of the necessary updates to other systems were performed **automatically** through integrations and other service calls. If there were other systems that needed to be referenced or updated, those views were provided through the single portal built for

the client. This allowed for a single view for the client representative so that they did not need to have multiple systems open on their desktop. This **greatly increased throughput** on the few manual transactions that required an agent's input.

Salient helps clients to achieve "**higher level thinking**," meaning they can focus on the things that **add value** rather than working on redundant tasks or menial data entry. This was a great example where a solution was put into place in a matter of months that **greatly improved the process and delivered immediate results**.