

**IBM** Information Management software

# enChoice (fka ICI Solutions, Inc.) KwikWork® BPF 4Underwriting

## **Partner Solution**

# ■ Target Industry

Banking and Financial Markets Insurance

# ■ Business Application

New Business Processing

## ■ Products

IBM FileNet Business Activity Monitor IBM FileNet Business Process Framework IBM FileNet Business Process Manager IBM FileNet Capture IBM FileNet Content Services IBM FileNet Content Federation IBM FileNet Content Manager IBM FileNet Document Publisher IBM FileNet eForms IBM FileNet Forms Manager IBM FileNet Image Services IBM InfoSphere Content Collector IBM InfoSphere Enterprise Records



# **Business Challenge**

Today, many insurers are hindered by unmanaged content that is housed in disparate systems. This impedes collaboration and overall decisionmaking and renders organizations vulnerable to non-compliance risks, higher legal discovery costs and failure to meet service level agreements (SLA).

Process controls are essential, not only to adhere to regulatory compliance mandates, but to stay competitive, where "first to underwrite" wins. The failure to capture market share costs organizations millions of dollars a year in premiums.

Process automation is not just "nice to have," anymore — it's essential to ensure your organization is perceived as "easy to do business with."

## Solution

KwikWork BPF 4Underwriting is a configurable solution that bridges the gap among disparate systems including enterprise content management (ECM) and underwriting systems — and expedites deployment of processes that span across multiple departments.

The solution leverages sophisticated business process management

(BPM) capabilities to speed the issue and processing of New Business applications, facilitate underwriting procedures and enforce "first call" customer service resolution requests.

Rapidly deployable, KwikWork BPF 4Underwriting integrates people, processes and content to promote greater process efficiencies and improved customer service levels, while providing a framework for regulatory compliance. New business processes can be initiated via standard forms either internally (customer service initiated) or via external facing portlets (brokers, agents and customers). KwikWork BPF 4Underwriting enables straight-thru processing (STP) while providing a single user interface to manage exceptions (e.g., secondary review, auditing).

enChoice's KwikWork BPF 4Underwriting boasts such features as: rules based underwriting (eligibility/scoring, risk, riders), portfolio view (manage case load), parallel routing (secondary review/ audit, fraud), form letter integration (bar-coding) and the management of turnaround documents. In addition, a diary function that facilitates collaboration; redaction and content versioning, and an audit trail enforcing HIPAA and SOXA regulations.

The KwikWork BPF 4Underwriting solution leverages a unique "point-and-shoot" user interface that is fully configurable and is designed to present the appropriate information and functionality that is required for that department, role or individual.



## Value Proposition

KwikWork BPF 4Underwriting improves workflow, dramatically reducing administrative costs and improving cycle times so SLAs can be consistently met. Increased process visibility enables process bottlenecks to be addressed faster for improved operational efficiency and productivity. Centralized access to all relevant information enables faster, more accurate processing and enhances decision-making, collaboration and customer responsiveness. By eliminating manual processing, KwikWork BPF 4Underwriting enables insurers to dedicate more time to higher-value activities, such as fostering stronger relationships with brokers, customers and other outside entities — or to strategic product development to enhance market competitiveness.

The solution also helps ensure compliance with the Sarbanes-Oxley Act, HIPAA and other federal and state mandates through the automatic enforcement of information security protocols, analysis of day-to-day business processes and auditing and reporting capabilities.

The unique user interface of KwikWork BPF 4Underwriting expedites deployment by removing customization requirements and simplifying training and support of the solution.

# **Company Description**

Uniquely and distinctly, enChoice is a leading mid-market, cross-brand solution provider and integrator for IBM Automation & Security, eBusiness and Enterprise Content Management solutions. As an IBM ECM ValueNet Business Partner with 130+ certifications, 200+ implementations, a world-class Support Services organization with over 80 long-term customers, an award-winning ISV with KwikWork® "Universal User Interface," and over 100 combined years of experience across the leadership team, enChoice embodies and delivers success. We achieve this through our holistic approach, innovative solutions, real-world experience, and superior maintenance and support in the IBM ECM, WebSphere, Lotus and Tivoli arenas.

Headquartered in Chandler, Arizona, enChoice maintains a regional office in Miami and nationwide sales coverage from locations in New York, Massachusetts, North Carolina, Indiana, Texas, and California.

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