



Case Study

Communication Intelligence Corporation

The Power to Sign Online.™



Introduction:

American General Life and Accident Insurance Company (AGLA), based in Nashville, TN has more than 7,000 field sales agents who work with clients to fill out hundreds of thousands of new policy applications, make changes to existing insurance policies, and pay insurance premiums annually. AGLA sought to implement an electronic document management system aiming to cut processing time and cost, improve the sales agents' efficiency and enhance the customers' experience. The key to such a system was capturing legally binding customer signatures on electronic documents that appear on a computer screen exactly as they do when printed. CIC's electronic signature software integrated into a custom hardware and software package proved to be the most effective solution.

The Need:

AGLA's agents often make changes to existing policies while working with their customers. The customers must sign forms, the appearance of which is carefully regulated. The signed forms are sent to AGLA headquarters where support staff sort them and enter the data into the company's computer. The process takes a number of days, and occasionally data entry errors are made which have to be corrected. AGLA was not comfortable with the time lag, or the errors, which they felt are costly and damaging to the customer's perception of the company. They set a goal of eliminating paper from the process by having the sales agent capture the data electronically. But on many forms the sales agent also had to capture a legally binding electronic signature.

The Solution:

In a project started in December 1997, CIC Signature Software was added to the portable, pen-based computers from Fujitsu Personal Systems, Inc. used by the company's 7,000 sales agents. CIC Signature Software was added to these systems to allow the agents to make beneficiary changes to policies and capture the customer's signature on an electronic form that looks, on screen, exactly like the paper version. Beneficiary change forms are sent to the home office via a modem. The system checks the forms and if they pass certain edits the change request is automatically posted to a database. Approximately ninety percent of the requests that come this way are automatically posted to the database. To date, AGLA has processed 95,000 beneficiary change transactions electronically, each with two electronic signatures.

The Customer

American General Life and Accident (AGLA), based in Nashville, Tennessee has over 10,000 employees nationwide. It is a subsidiary of American General Corporation, which is a leading provider of retirement services, life insurance and consumer loans to 12 million customers.

Computing Environment:

Windows 95

CIC Product:

Electronic Signature Software

Result:

AGLA's implementation of electronic document management system has cut processing time and cost, improved sales agents' efficiency and enhanced customers' experience.

In addition, about four hundred agents participated in a pilot project using the portable computers to fill out and transmit applications for new life insurance policies. Once the signature is captured, the data in the application cannot be changed. If the data is changed, the signature is "erased" and a new one must be captured. The agent connects the computer via modem to the home office and transmits the form with the attached signature. The data is automatically stored on the system, along with the legally binding, secure CIC electronic signature.

Like the beneficiary request, if the transaction conforms to exacting criteria the policy is issued without an underwriter reviewing it. Insurance regulators in the thirty-two states where AGLA does business have approved this process. AGLA was very pleased with the pilot. Applications were received quicker and with a significantly reduced error rate. The new system has allowed AGLA to dramatically reduce the total time, and consequently the cost, it takes to issue a policy. A full rollout of the electronic application was completed within a few months. By June of 1999 AGLA had processed more than 15,000 electronic applications, each requiring three signatures. A paper copy of the application or changed form was printed for the customer, and one stored in the permanent customer file, but as AGLA implements a new workflow and storage system only the signed electronic copies will be stored.

The Result:

"CIC Signature Software has enabled AGLA to make dramatic reductions in the time taken to sign up new customers as we no longer need paper originals of our contracts," said Ed McClure, Senior Vice President of Information Services. "We need the customers' signatures when we sign them up, and CIC's electronic signature is simply an electronic hand-written signature -- which has been well received by our sales force and customers alike." As AGLA fully implements the electronic application program and introduces other electronic forms including sales illustrations over the next few years, it expects substantial savings in processing 500,000 electronic applications, and millions of service forms annually. The error rate in electronically captured applications and forms is almost non-existent, and processing time and cost have been cut dramatically. In addition, the streamlined process boosts customer satisfaction and retention.

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