

How do you ensure your baby has insurance?



One of the first calls every new parent makes is to the insurance company to ensure medical coverage for their newborn. Ideally, a parent should review his life insurance policy at the same time, but is typically distracted by the demands of a new baby. More often than not, the health insurance representative is unaware that the individual also holds a life insurance policy with the company. An opportunity to upsell, based on a major life change, is missed.

Improving the Odds

Swiss Insurer Groupe Mutuel, a Swiss health and life insurer, grew rapidly during the last decade, forcing the company to face serious challenges around industry regulations and competition. Flexibility and efficiency became a must. The insurance company optimized and standardized its core processes. It can now quickly combine, build and deploy services across different systems and lines of business, and accelerate everything from claims processing to policy administration. Groupe Mutuel's representatives are now 30% more

productive with a comprehensive view of each customer's coverage and can target appropriate, new offerings for cross selling.

Insurance Integration Framework

The IBM Insurance Process Acceleration Framework is an enterprise-wide SOA foundation for implementing insurance solutions. The framework provides pre-built, industry-specific accelerators to enable insurance carriers to develop and deploy process solutions at reduced cost and risk.

Insurers building solutions on the framework can accelerate claims processing, policy administration, underwriting, new business processing, and self service. Powered by a service-oriented architecture (SOA) and leveraging innovative applications from leading independent software vendors, the framework lets you build fast and flexible processes, one project at a time.

For More Information

ibm.com/software/industry/insurance

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