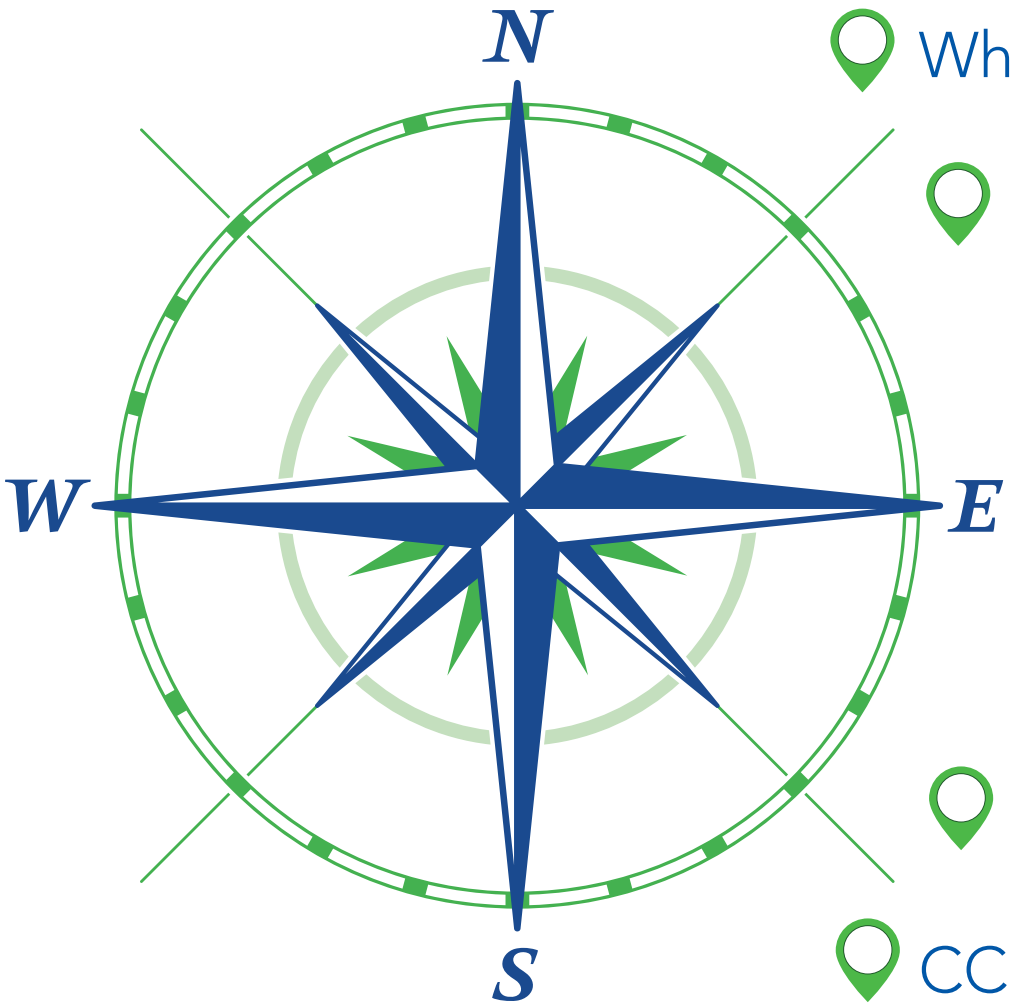
Cincom

Property & Casualty Insurer's Guide to Improving Communications and Enhancing the Customer Experience

How a Customer Communications Management (CCM) solution can transform the customer experience!

To fully appreciate how CCM can impact your business and the customer experience (including prospective policyholders, actual policyholders and distribution partners), you need the right information. This guide is here to help. It will provide a better understanding of the full scope of customer communications management and how it helps property & casualty insurers of all sizes across a multitude of applications. And, more importantly, you'll be better equipped to cut through the hype and identify the essentials for a communication solution that fits your unique needs.



What Is CCM?

OMG! Not another acronym!

Business—and especially information technology—is awash with acronyms and terms that can leave you scratching your head. *What does that mean? Do we have one of those? Do we need one of those? If we don't have one, how have we been getting by without it?* If you hear any of these questions in your organization, you are not alone. So let's see if we can help.

Customer Communications Management (CCM) is the integrated set of solutions to design, deploy, deliver and manage interactions with customers across your business. CCM software systems provide a platform for the many types of correspondence and conversations that take place between the organization and the customer through many channels and devices.

CCM software supports content types such as policies, customer service correspondence, notices, claim letters and welcome kits. To make understanding easier, we have divided communications use cases into structured, interactive and on-demand processes to help business-process pros like you get a better handle on your application needs:

Structured processes run in batches, often in large volumes. Structured output is scheduled, consistently formatted and sent as part of a service relationship much like notices, policy renewals and premium billings.

Interactive processes marry custom content or data with a preset structure. Interactive processes require the human touch, often matching variable customer data with structured templates, providing a more personalized communication. Examples include customer service correspondence and claim letters.

On-demand processes are triggered by non-human events from portals, phone, email and transactional systems or enterprise applications. For instance, you visit a website and complete an online form. A couple days later you receive a welcome kit complete with a personalized letter thanking you for completing the online form.

What Can CCM Do for You?

Benefits abound!

CCM is a technology that can help you engage with your policyholders and distribution partners through timely, relevant and error-free communications. No matter your role, what industry you play in or the size of your organization, CCM can help.

Reduce Risk

Comprehensive version control, audit facilities, controlled access/authentication, as well as centralized management of all templates and content components virtually eliminate risk.

Increase Revenue

Harness transactional data to create communications tailored to each unique customer providing the opportunity to extend offerings.

Improve Brand Image

Ensure that every communication is delivered quickly and represents your brand in a consistent fashion every time.

Reduce Costs

Automated data integration and logic ensures that relevant, timely and accurate content is included in every communication, which reduces follow-up calls into your contact center.

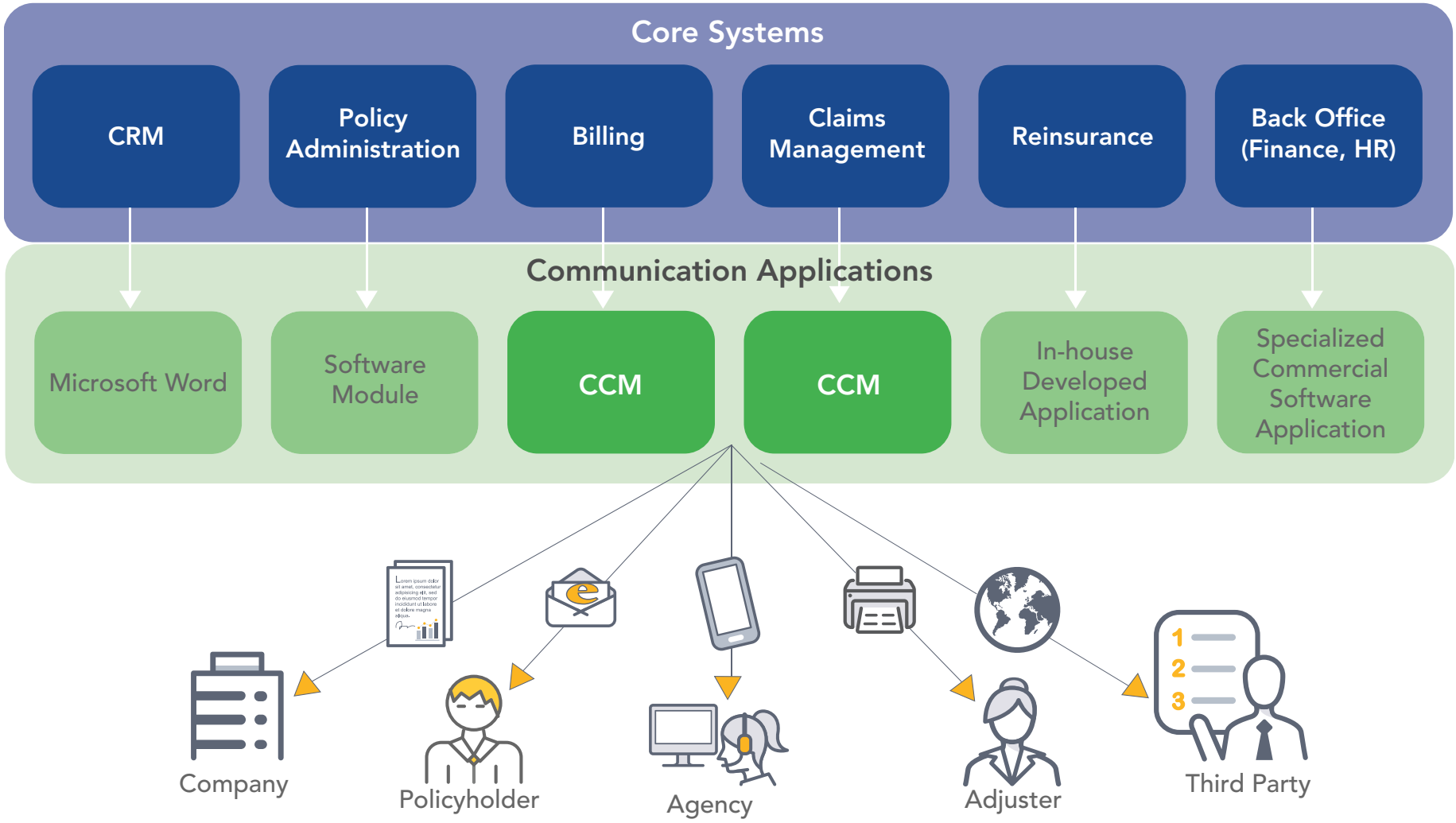
Leverage Existing IT Investments

Easily integrate with any existing application upstream (e.g., policy administration) and downstream (e.g., document archive) via comprehensive exits/APIs that auto-populate workflows with data and merge with inputs that are interactively entered during the generation cycle.

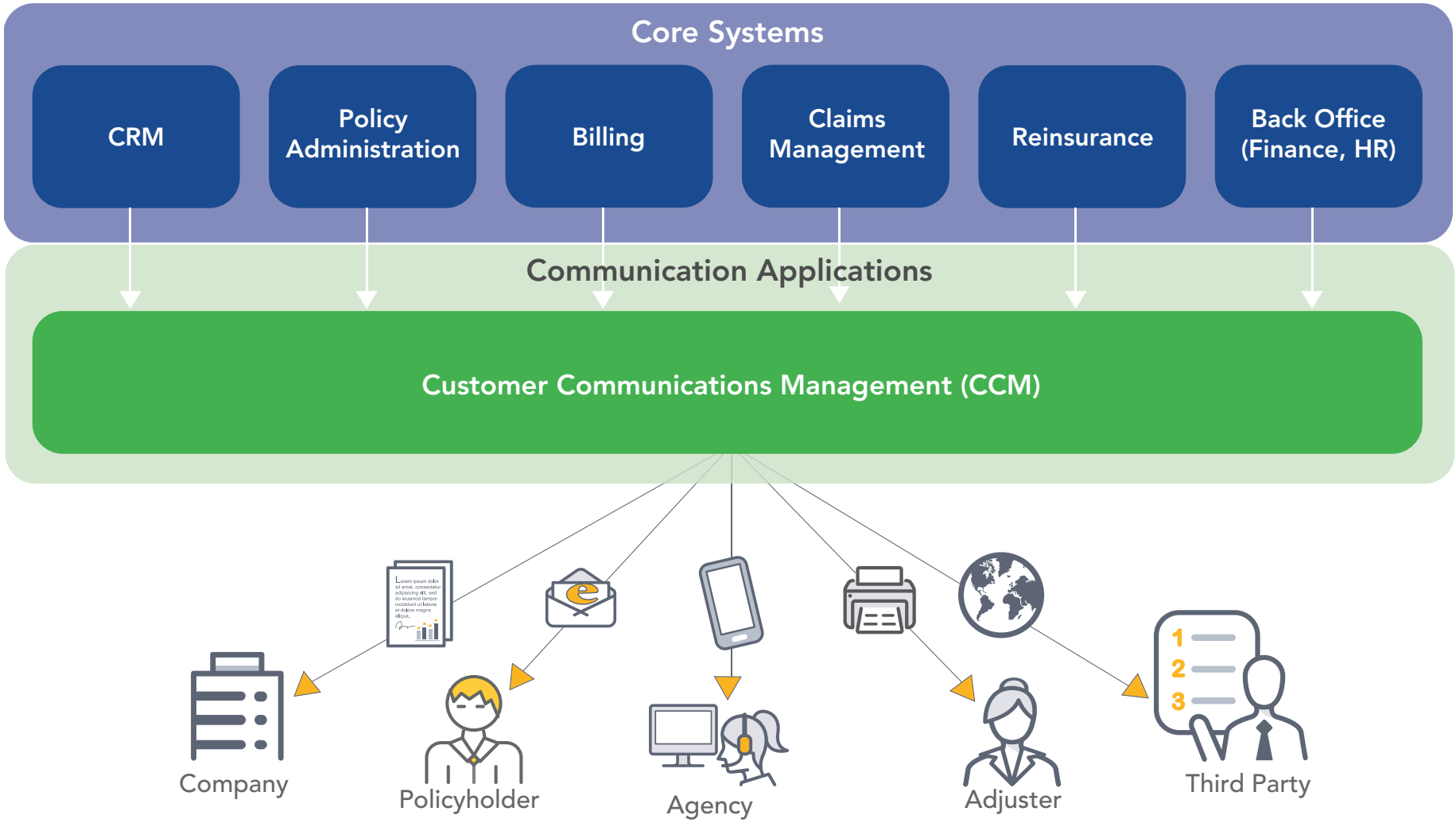
Where Does CCM Fit?

Tailored for the department ...

Most CCM solutions can be tailored for department-level applications or can scale to an enterprise-level solution. You can choose a modernization overhaul across your enterprise or a "surgical" department replacement that focuses on a specific functional area with a specific core system. Either way, you can standardize on a single tool through which all complex customer communication is delivered.



... Comprehensive for the enterprise.



Why CCM?

Addressing your critical business issues now!

Your business faces multiple issues every day. While some issues are trivial, others are highly significant—they determine whether your business succeeds or fails. These are the critical business issues; the top priorities of your company's agenda that need to be addressed quickly.

Most companies determine that they need a Customer Communications Management (CCM) solution after they have identified an overarching critical business issue: poor communications are impacting customer satisfaction ratings. A simple example might be claims correspondence that requires representatives to "cut and paste" information from multiple applications into a word-processor application just to generate a letter. If they make a mistake, your customers, who are already stressed (and are the ones completing your customer satisfaction surveys), will let you know by calling your contact center confused or worse, upset. You've just increased your risk, costs and productivity, and you've also put your customer relationship in jeopardy. CCM can help make this much easier and error-free.

So what's your critical business issue? If you are not sure, let's start by focusing on the most common issues we have heard from other insurers just like you. And, we're guessing that one—if not all—of these will sound familiar.

Improve Your Image
You only get one chance to make a first impression.

Meet Regulatory Compliance
Ensure that you are fulfilling internal and external requirements.

Grow Your Revenue
Improve your top line or keep it from eroding.

Leverage Existing Investments
Get the most out of what you already have.

Increase Employee Productivity/Efficiency
Do more with less.

Promote Sustainability
Minimize environmental threats.

Are You Putting Your Best Foot Forward?

CCM can help improve your company's image.

You only get one chance to make a first impression. In business, that impression encompasses the overall customer experience. It's made up of many individual experiences and encompasses all forms of communication, channels and parties—whether they are employees, business partners or automated systems that act on behalf of the organization.

While coverage and price are undoubtedly major factors that influence the attitude of the customer, it really boils down to the service customers receive through a variety of interactions between the customer and the organization that ultimately shape the overall experience. The customer's impression from a series of communications becomes the sum total of their experience. That aggregate experience is instrumental in boosting your customer satisfaction ratings, building brand loyalty and attracting new customers. That's why CCM needs to be priority number one.

CCM ensures consistency in all of your communications no matter how they are generated (batch or real time) or how they are delivered (print or electronic). CCM provides greater personalization and accuracy in your communications by using your business data to trigger communications that are tailored to each unique customer. Because we are talking automation, you can produce communications faster than by doing them manually, and that means quicker response times that your customers will love.

How CCM Can Improve Your Image:

1. Ensure that every communication produced and delivered represents your brand in a consistent fashion every time.
2. Increase quality and achieve near zero defects through rich, automated data acquisition, version control and re-useable content components.
3. Speed time-to-market and response times while driving deeper personalization.

How's Your Top Line?

CCM can help grow your revenue!

Cross-selling and upselling additional products or services are important aspects of growing your top line, and it's easy when you really "know" who your customers are. Using what you've captured about your customers' likes and dislikes can extend your relationships with them but only if you know how to communicate with them. This always seems to be an afterthought for most organizations that spend thousands, sometimes millions, on "big data." For many of the organizations that do "get it," they use time- and resource-consuming manual processes to generate communications. Not only does this waste money and risk missing opportunities, it also allows for errors that can cost you more than just money; it can cost you customers.

CCM can help you create new customer relationships and nurture the ones you have by giving you the ability to customize content to the customers who are most likely to respond to them. CCM combines easy data acquisition from your core business applications and databases with a powerful rules engine to deepen personalization of content based on a customer's transaction history. And, with the ability to dynamically insert images (e.g., TIFF and JPG), PDFs and message lines into any customer communication, you have the tools to really engage customers and propel your top line.

How CCM Can Grow Revenue:

1. Generate error-free proposals, quote requests, contracts and other point-of-contact communications.
2. Allow personnel to generate communications from anywhere across the organization or in the field via a familiar web browser and secure network access.
3. Customize communications with real-time, data-driven logic and content to promote upselling and cross-selling.

Want to Do More with Less?

CCM can help accelerate employee productivity!

In today's market of uncertainty and increasing regulations, insurers that want to improve their competitive positions must find better ways to "get the job done" while budgets are being cut. Anything that can help you do this in a faster, smarter and compliant way is welcomed.

Dramatically shortening the time it takes to move new communications into production is one way CCM is helping organizations realize significant boosts in productivity and subsequently, cost savings. In addition to productivity gains, CCM can help you reduce your overall dependency on overburdened IT resources by moving the design and development of communication templates to non-technical, line-of-business users through a highly intuitive user interface. Adopting a CCM solution can help you "do more with less" by automating your business-critical communications processes while enabling you to strengthen customer relationships, minimize compliance risks and reduce operating costs.

How CCM Can Increase Employee Productivity/ Efficiency:

1. Eliminate errors associated with re-keying of data.
2. Empower users with the ability to dynamically assemble, generate and deliver highly personalized communications in real time.
3. Automated data-driven logic and integration ensures relevant, timely and accurate content.

Compliance Keep You Up All Night?

CCM can help you fulfill internal and external requirements!

All sectors of the economy are subject to some government regulation. But it seems every year the number of laws and regulations for insurance grows exponentially. And when you add all of the federal, state and local regulations that apply to insurers as well as businesses in general, the amount can be staggering to manage. With the increasing levels of laws, regulations and audit requirements, both internal and external, ensuring that all of your communications are in compliance is now more important than ever.

CCM significantly reduces the burden and costs associated with state and federal laws and regulations through the centralized management and monitoring of communication templates and content components as well as comprehensive audit facilities. With CCM, approved content can be stored in a central repository and used across multiple communication templates. Even if other components within a template allow for user edits, administrators can "lock" compliance-oriented components to prevent changes. CCM also enables structured reviews of certain user-defined communications prior to delivery and supports variations to ease the management of content inclusion or exclusion based on effective dates or jurisdiction. CCM gives you the "peace of mind" you need when it comes to compliance.

How CCM Can Help You Meet Regulatory Compliance:

1. Ensure that very communication produced and delivered represents your brand in a consistent fashion every time.
2. Generate user-friendly communications with fewer errors and greater consistency no matter which delivery channel—print or electronic.
3. Increase quality and achieve near zero defects through rich, automated data acquisition, version control and re-usable content components.

Are You Getting the Most Out of What You Have?

CCM can help you leverage your existing investments!

Property & Casualty insurers have invested vast amounts of time, money and effort to implement transactional systems (e.g., policy administration) that provide an internal record of customer relationship activities. They have invested even more on extending and strengthening these relationships through sales and marketing activities. Yet, property & casualty insurers have invested comparatively little on what the customer actually sees—the **communications**. Communications are a vital link to your customers and a key component in your customer-care strategy. Given the growing competitive environment for your customers, you can't afford generic or unspecific customer communications. And as customer preferences change, you need to be able to deliver communications through electronic channels: fax, email, smartphones and portals; whatever it takes to manage the relationship on a one-to-one basis.

CCM helps you optimize enterprise-wide legacy investments by effortlessly integrating with core business applications, databases and information technology infrastructures. This means that CCM adapts to—not radically alters—your existing, mission-critical customer communications processes. This ease of integration is made possible through open web services and field-proven technologies, which also means you don't have to hire additional expertise just to get up and running. The result is rapid implementation and integration that delivers an equally rapid ROI.

How CCM Leverages Existing Investments:

1. Implement a single, comprehensive solution for batch automation, on-demand production and interactive generation.
2. Reduce dependency on IT resources by moving the design and development of templates to non-technical, line-of-business users through a highly intuitive interface.
3. A commitment to field-proven technologies and standards provides reliability for enterprise-class production environments.

Is Green a Pipe Dream?

CCM can help you "go green"!

Even in this digital era, every organization still deals with vast mounds of paper. The concept of a paperless society has been around since the term was introduced in the mid-1970s. Since then, the options for communicating digitally have grown exponentially, and the green movement has added impetus to the paperless goal. Initially part of corporate social responsibility, greener applications are now being leveraged to drive cost savings and to achieve process optimization. Organizations are migrating processes such as payments, policy administration and bill/invoice generation to green applications. Despite key barriers—customer preference, government regulations, technology infrastructures and cultural resistance—the idea of the paperless customer experience is moving forward, and aggressively. Because it has traditionally involved significant paper usage, customer communications have become the primary target for "green initiatives"—with CCM being the technology of choice.

Utilizing pre-approved document templates and direct data integration, CCM removes most of the time-consuming, error-prone, manual processes from the equation, allowing you to drastically reduce production times, production costs, errors and ultimately, paper. CCM solutions also allow you to embed graphics, logos and address headers and footers directly into communications, which minimizes the need for preprinted stationery and forms. And with CCM's support for digital communications like email, fax and portals, going green is no longer a pipe dream.

How CCM Promotes Sustainability:

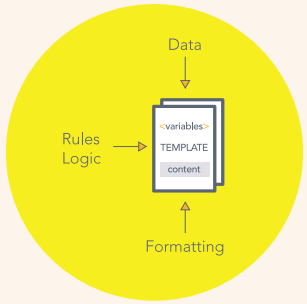
1. Easily transition from paper-intensive to electronic communication delivery, including email, fax, text and web.
2. Reduce preprinted stationery by embedding graphics, logos, address headers/footers, etc. directly into communications.
3. Eliminate the need to reproduce or reprint communications by previewing generated communications before sending to a customer.

CCM Building Blocks

The building blocks of an ideal CCM solution!

The real value of CCM goes well beyond just printing documents. In fact, these four building blocks comprise the functionality needed in an ideal CCM solution:

Design

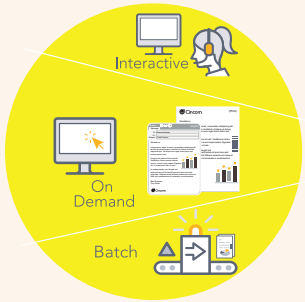


Your CCM solution should let you design compelling communication templates with simplified data management that offers rules logic, guided workflows and real-time data.

Deliver

Your CCM solution should let you respond and interact with customers based on their unique needs, including their choice of channel—print, email, fax, portal or text.

Deploy



Your CCM solution should streamline your IT infrastructure with the flexibility to interactively produce highly personalized communications in real time, the power to generate structured communications in batch and the versatility to create communications on demand—on your premise or in the cloud.

Manage

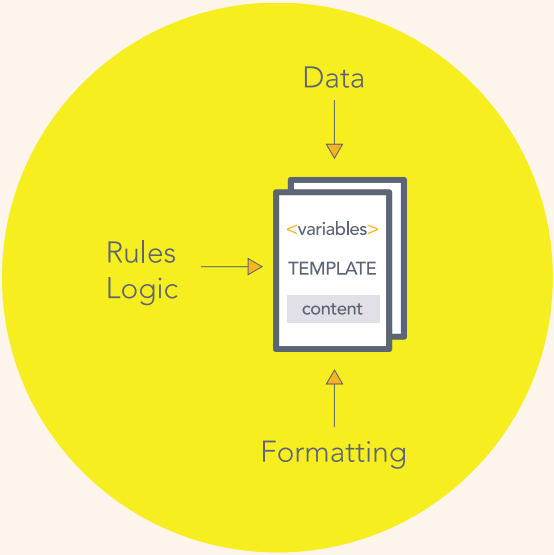
Your CCM solution should help you manage communications across the entire customer lifecycle from indexing to archiving and retrieval.

Design

Compelling communications quickly and easily!

Designing complex communications with both dynamic and static content that complies with regulatory requirements can be a significant challenge. Not to mention the long approval processes and time-consuming interactions between representatives, supervisors, IT personnel and customers which often result in manual processes that lead to high-risk, error-prone communications, slow response times and dissatisfied customers.

CCM can help your organization easily create sophisticated communication templates for all of your communications. Once developed and tested, templates are then stored in a central repository and become the basis for all personalized communications.



So when you start evaluating CCM solutions, look for the following "gold standard" requirements to help make designing compelling communications quick and easy:

Quality/Compliance

- ✔ **Central repository** – Store compliant templates and content components to ensure that all staff are using the proper communications.

Personalization

- ✔ **Dynamic insertions** – Data combines with logic to trigger the insertion of content, images, logos, signatures and PDFs.

Ease of Use

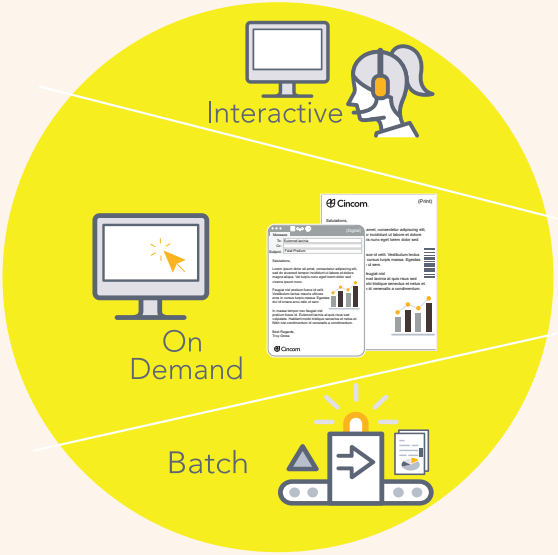
- ✔ **Single template, multiple variations** – Easily develop multiple versions of a single template based on jurisdiction, effective date, language, etc.

Speed

- ✔ **Import** – Directly import your existing Microsoft Word-based communications.

Deploy

Whatever fits your unique business needs!



If your organization is like most, you struggle with multiple, disparate communication systems that are old, hard to maintain, produce only one kind of output and make it difficult to deploy emerging applications. You probably have a dedicated system (or systems) just for generating structured communications produced in large print runs. You use a multitude of other applications, including Microsoft Word, and manual processes just to generate "ad hoc" communications. And, you probably have an entirely separate system to produce email communications. So many systems, so much effort, so little time. Yikes!

CCM provides you with options. CCM streamlines your IT infrastructure with a single solution that combines the flexibility to interactively produce highly personalized correspondence in real time, the power to generate structured documents in batch and the versatility to create communications on-demand.

So when you're looking for a new CCM solution, consider these key deployment requirements:

Scalability

- ✔ **Single platform** – Comprehensive solution for batch automation, interactive generation and on-demand production.

Integration

- ✔ **Database support** – Simplify data access using tools to provide external data connections in real-time directly from databases, JSON, XML and flat files.

Reliability

- ✔ **Field-proven technologies** – Ubiquitous technologies to eliminate the need for expertise outside those already prevalent in your business.

Agility

- ✔ **Single sign-on** – Support for a single, simultaneous log-in to multiple software applications.

Deliver

Communications in a variety of outputs and channels!

Customers today expect, no they demand, service through whatever communications channel that happens to be the most convenient for them at any given time. They may receive a letter, send an e-mail with a question about their letter and then follow up with a phone call or walk into an office. Insurers that don't have a good strategy in place for dealing with these "channel-bouncing" customers won't be able to service them effectively and will often wind up feeling the impact in their satisfaction measures as well as their top and bottom lines.

CCM can help. CCM enables your organization to easily transition from paper-intensive printing and mailing to electronic generation and delivery, including email, fax, portal and text. And, CCM gives you the flexibility to generate communications in real time at the point of need or defer production to larger, more cost-effective runs.

Whatever your demands, consider these requirements when assessing CCM solutions:

Interface

- ✔ **"Point-and-click" access** – Intuitive access to a central repository containing templates and pre-approved content.

Output

- ✔ **Group/sort/split** – Communications carry metadata that can be used for grouping, sorting and splitting after they are generated.

Process

- ✔ **Preview** – Ability to preview generated communications before invoking the delivery channel.

Access

- ✔ **Repository** – User's unique login streamlines access to only those communications they can generate.

Manage

Control of all your critical communications!

"Communications" means every document, every fax, every email and every text message your company generates in the course of doing business. "Control" is the combination of technology and strategies that lets you capture communications and content, then manage, store and deliver them in a way that keeps your business processes like claims processing and policy issuance moving forward. Simply put, you need to take control of communications and the associated content and make sure it is available whenever and wherever it's needed, so that your company can run more efficiently.

CCM helps you automatically store and index all of your generated communications based upon parameters you establish. Robust search and retrieval capabilities allow you to locate communications easily and effectively. And, it's fully scalable from departmental applications to the management of all your high-volume structured and unstructured content throughout the enterprise.

So when you are looking to get control of your communications with a CCM solution, consider these important things:

Ease of Use

- ✔ **Browser-based interface** – Reduces training time and promotes use.

Flexibility

- ✔ **Workflow** – Set of predefined building blocks to leverage your existing business processes.

Speed

- ✔ **Automated archive** – Set parameters to automatically archive communications as soon as they are delivered.

Scalability

- ✔ **Departmental to enterprise** – Combine the power of a true enterprise-class system with the intelligence and process of a specialized business application.

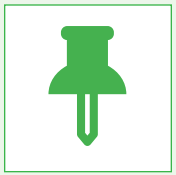
Choosing CCM

How to grow and transform your business!

For your business to succeed in today's competitive environment, you have to identify and resolve business-process challenges faster than ever before. Competitors are vying for your customers at every turn, so keeping them satisfied is a top priority. So far we've shown you how Customer Communications Management (CCM) solutions work, how easy they are to implement and how they can help you keep your customers happy through better communications.

So we've made you a believer, and you're ready to find someone who can help. You just need to know where to start, what to expect and how to partner with a CCM vendor who understands your industry, your business, your processes and even your culture.

Well, here we go!

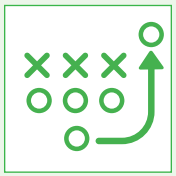


Where to Start

Things to keep in mind when you begin looking at solutions.

What to Look for in a Vendor

Expertise in your industry matters.



Deciding to Make the Move

You better have some good reasons to take this on.

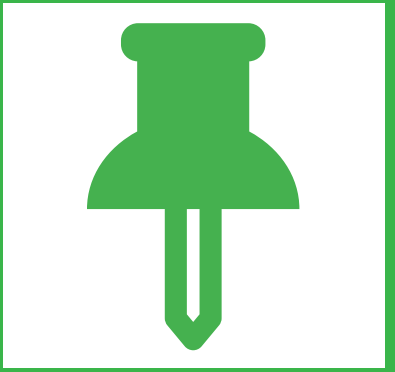
Creating an RFP

Clearly identify and define your needs.

Where to Start

Things to keep in mind as you start!

As you start your search for a Customer Communications Management (CCM) solution, keep in mind that there will be a lot of vendors vying for your attention. The "hype meter" will be set to maximum, and trying to sort through all of the buzzwords will be overwhelming. To help you cut through the clutter and distractions, here's a Top 10 list of things you should consider:



#10 What is the vendor company's background?

There's nothing worse than making a major investment in a software system, only to find out six months later that the company is out of business or has switched its focus away from insurance. Check the company's history, references and financials before making that large investment.

#9 Who is using the solution today, and how are they using it?

No one wants to pay for the opportunity to be the "test dummy" for a product. Find out who has implemented the solution, how they are using it and if they've had success. Also, make sure that the solution works well in insurance and fits the size of your business. The vendor should understand your "pains" and be able to communicate how the solution can benefit your particular department or line of business.

#8 Is this an "out-of-the-box" or customized solution?

Every company operates differently, even those within the same industry, so the CCM solution you choose will need to work a little differently. Make sure that the vendor you choose can adapt their solution to your company's business processes and not vice versa. The solution should offer deep functionality that doesn't require custom code to create or expand it. You also want to ensure that you can use what you pay for. If you're implementing a departmental solution, are you paying for an entire enterprise software suite that you're not going to use? The right CCM solution should be flexible enough to help you maximize your investment from implementation through the property & casualty of your solution.

#7 What type of return on investment can you expect, and when can you expect it?

Purchasing a new customer communications system can be a sizable investment—it is certainly a "business disruptor." The ultimate decision to buy will probably hinge on what type of investment you can expect and how soon you can see it—with sooner always winning out over later. Check with references to see what type of return they have experienced and how quickly they started seeing a return. Keep in mind that "return" could be money or time saved as well as improved customer satisfaction. And, make sure the solution will meet your needs now and in the future. When evaluating a CCM solution, consider the investment beyond the immediate need it solves. Will my investment yield a return today (with known needs) as well as tomorrow (where needs are unknown)? The right CCM solution should easily accommodate your organizational changes over time.

#6 What about implementation services and, more importantly, support?

Does the vendor have an experienced implementation services team? Experienced refers to more than just being experienced regarding their solution. Does the vendor have a team with experience in insurance, your departmental applications and your size of business? And, once the system is installed, is the vendor going to disappear, or do they provide long-term support that is easy to contact and quick to respond?

#5 Will the vendor listen to you after the sale?

How a vendor develops their CCM solution is a strong indicator of the product's depth and breadth. Ongoing development of the solution must include customer feedback to ensure that it meets the needs of its users. Make sure the vendor you choose has an established methodology to incorporate your "voice" in their development process and the solution offers flexible deployment options to meet the varied needs of all its customers.

#4 Will this solution help you respond to the changing communication preferences of your customers?

Technology is changing rapidly and so are the needs of your customers. Email and the internet are available on everything from smartphones to tablets, and how you communicate with your customers is becoming just as important as what you communicate. Customers want service through whatever channel happens to be most convenient for them at any given time—print, email, portal or text. Make sure the CCM solution you look for can manage the changing communication preferences of your customers now and in the future.

#3 Is it easy to integrate with your existing systems?

A major barrier to implementing any new technology solutions is the investment you've already made in your legacy systems. Any CCM solution worth considering must be able to integrate easily with your existing departmental or enterprise-wide business management applications (policy administration, claims management, customer service and so forth). Does it utilize web services? Does it have an extensive library of APIs? Does it support multiple exit points throughout the entire workflow?

#2 Is it easy to use?

Even the best systems aren't worth it if they're difficult to use. Your IT department is already overburdened trying to keep pace with changing technology, security concerns and your growing business. Why burden them further with tasks like editing an existing template or creating new ones when a majority of the formatting and content work can be done by your business users? Look for solutions that are truly intuitive. Ask if the vendor designed the user interface in-house or did they engage with outside experts schooled in user-centered design? What are the training requirements for users? What type of IT resource is needed to administer and maintain the solution? Do you need to hire expertise outside what is already in your IT organization?

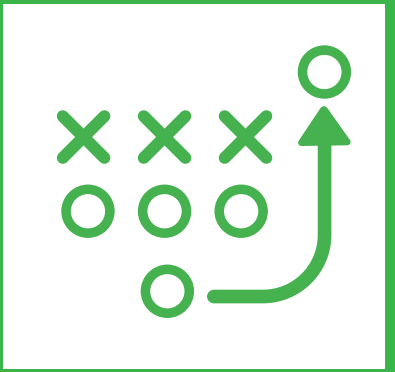
#1 Can you see it in action in your own environment?

The solution works great at a tradeshow or on a web conference under controlled conditions with predetermined input and outcomes, but will it work in your business environment? Before you make the investment, make sure the vendor is open to a "test drive." If not, you might want to keep looking.

Deciding to Make the Move

You better have some good reasons!

Making the decision to replace your existing communication system(s) can be just as daunting and the effort required to make it happen. You had better have a good reason (or reasons) to make the move.



REASON #1

Your current communication system fails to provide the functionality and features your organization needs today, and/or the solution can no longer grow with you (i.e., doesn't support electronic delivery, approval workflows, version control or real-time, interactive generation).

#2

Your existing correspondence solution runs on an outdated platform that doesn't easily connect with other strategic technology investments and core business applications, like your claims management and policy administration system.

#3

The existing system that you've relied on for years is now too costly or too complex to maintain. Its heavy administrative overhead, costly third-party services and/or custom development expenses are tacked on to your annual maintenance fees and is driving up your total cost of ownership (TCO); in other words, your existing system continues to add costs without adding value.

#4

Your existing communication system vendor has stopped providing meaningful enhancements, or their product roadmap no longer aligns with your needs. Without these, your existing solution will trigger time-consuming system workarounds now and in the future that add to your system's mounting total cost of ownership and impact how your organization operates.

Deciding to make the move to a new CCM solution provides the opportunity to find the right solution that best fits the requirements of your organization today and helps you plan for the future with a clearly defined product roadmap that evolves with your changing needs. That "right" solution should come from an experienced CCM vendor with an uncompromised focus on product research and development, as well as expert, in-house conversion teams guided by a proven methodology.

What to Look for in a Vendor

Expertise in your industry matters!

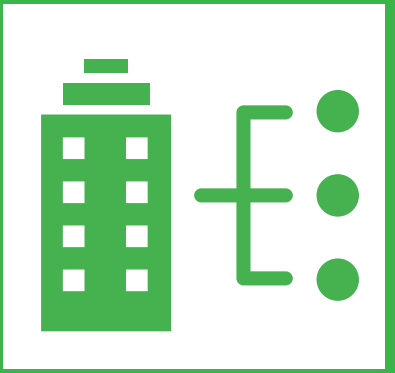
Finding a vendor with insurance expertise is far more important than having CCM expertise. You expect a vendor to have deep expertise in their own solution, but if they don't know your market or the challenges you face regularly, you could add considerable time, effort and money to your implementation. Lacking insurance industry expertise limits the vendor's ability to help you use your solution to address critical business issues that are specific to your organization. You also run the risk of ending up with a solution that can't integrate with your existing core applications, or takes a lot of custom code to make it work.

You and the vendor can learn from each other. You are an invaluable resource for solution development. To gauge insurance industry expertise, consider the available ways you can interact with the vendor. Is there a formal process to engage with the vendor? Do they have a user group? Do they have a customer conference? Are they members of insurance associations? Do they participate in insurance industry events?

Finally, assess how well the vendor keeps up with trends in insurance? The right solution for your organization can only be established if the vendor knows not only what you want to accomplish, but what's happening in the insurance space that might impact your organization and the solution.

Finding a CCM vendor with industry expertise means you never have to settle for a CCM solution that *might* work for you.

Creating an RFP



Clearly identify and define your needs!

So you identified your problem—communications are full of errors, they lack personalization and take too long to produce—and you have determined that a CCM system is what you need to fix the problem. Now what?

Now is the time to find the right CCM vendor, and a carefully constructed Request for Proposal (RFP) can help your organization unearth the vendor of choice. Here are some simple steps to follow:

STEP #1

Identify and Define Your Needs

Before you sit down to actually draft an RFP for a CCM solution, the most important thing you need to do first is to clearly identify and define your needs. Sounds easy enough, but for most organizations, it can be a challenge. Let's be real here; buying a CCM solution isn't something you do enough to become an expert at it. So take your time. And if you feel like you haven't identified all of the needs, you can call this out in the RFP and let vendors help you identify other areas within your organization that will benefit from a CCM solution.

#2

Establish a Budget Range

Establishing a budget range will help keep you grounded as you begin drafting the RFP. You can't drink champagne on a beer budget, and there's no sense in giving vendors the impression that you can afford champagne. You'll set your organization up for disappointment when you learn you can't engage with the champagne vendor.

#3

Build a Team

CCM impacts so many areas in you organization, each with its own set of requirements, so building a cross-departmental team is crucial for success. Certainly IT will be represented since they will be responsible for implementing and maintaining the system. But, don't forget those end-users who will interact with the system on a day-to-day basis. They should be heavily involved in putting the RFP together since they are the people most affected by the current process and those who will also be most impacted upon implementation. Their input is invaluable and will lead to an easier transition once a new system is operational.

STEP

#4 Crafting the RFP

For most, this step can be the most intimidating. Crafting an RFP is part art and part science. You want to ask the right questions, in just the right way, to get the best response. That's the art. The science is making sure to include all of the relevant requests to make the right choice—no surprises.

#5

If you have access to a sample RFP, this is a perfect place to start. Rather than creating something from scratch, a sample RFP ensures that you cover all of the basic solution requirements and more. Take it and make it your own by working off the main elements to meet your unique needs. Just make sure you include these key requests in any RFP:

- ✔ **References** – You want third-party validation on the solution you're selecting.
- ✔ **Vendor Organization** – Make sure you know how long the vendor has been in the business, the company's stability, the tenure of the executive team, the number of lifetime customers, the customer retention rate and so forth. You want a vendor that's more than a technology partner; you want a business partner.
- ✔ **Research and Development** – What percentage of the staff is committed to R&D? What's the company's monetary commitment to R&D? What's its release cycle? Don't settle for software that can't evolve with your company.

You'll know you're done with the RFP when the team feels comfortable that they've taken their best shot at identifying the requests necessary to best assess a solution. Keep in mind that there comes a point when you are asking for too much detail—a natural byproduct of when siloed areas of an organization come together. Keep in mind that you'll be getting back twice as much as you will be sending out.

#6 Evaluating Responses

Once the responses come back and your team is set to review responses, how you compare "apples to oranges" can be a bit of a tricky business, especially for those requests that are open-ended. An ideal request is one that can only be answered with a simple yes or no—either the vendor's solution can do it or it cannot.

After review, invite the top two to three finalists to demonstrate their abilities. And if you find out later that you weren't really done with all of your requests, you can always ask for more information from the finalists.

Ready to get started?

Contact one of our Insurance Specialists to get your copy of "Cincom's Sample RFP for CCM."

CCM Glossary

Understanding the terminology!

.Net

A Microsoft Web Services strategy that enables developers to specify all of the necessary rules for locating web services, integrating them into applications and enabling the web services to communicate with each other.

Accelerator

Pre-packaged offerings that consist of software tools/code, APIs, exit points and services to speed the integration of one application to another. These loose integrations are based on integration experience and are "partially sanctioned" in that there are no formal business relationships between the application providers.

ActiveMQ

ActiveMQ is an open source message broker written in Java together with a full Java Message Service (JMS) client.

ADSI

Active Directory Service Interfaces (ADSIs) enable developers and system administrators to easily manage network resources by presenting a single set of directory service interfaces, regardless of the resources' network environment. ADSI enables you to automate tasks such as adding users and groups, managing printers and setting permissions on network resources.

AFP

Advanced Function Presentation (AFP) is an IBM proprietary language for output and printing.

API

Application Program Interface (API) specifies how some software components should interact with each other.

Approval Workflow

Approval workflow capability lets you route communication templates to one or more individuals for their review and approval.

Array Variable

A matrix of variables that can each be addressed by the variable name and an index. Arrays hold equally sized data elements, generally of the same data type.

Author

Staff within an organization responsible for developing communication templates.

Batch Processing

The sequential execution of a series of jobs in a single run.

Boolean Variable

The variable must be based on true or false. A boolean type is supported by boolean operations such as AND, &&, OR, ||, exclusive or/not equivalent (xor, NEQV), equal (=, ==) and not (NOT, !).

Carbon Copy

An exact copy of an original document sent to one customer, that is also sent or carbon copied to one or more other people. A carbon copy traditionally has the letters cc: at the bottom of the cover letter with the names of the people to whom a carbon copy is sent, as well as a number of enclosures. Enclosures and delivery channel can be different per recipient.

Check-in

Saves and stores changes made to an entity in a repository. Checking an entity into a repository also makes the entity read-only.

Check-out

Opens, makes writable and reserves an entity to a user. Once you have checked an entity out, you can edit it.

Cloud

A global network of computing servers, each with a unique function. Cloud is not a physical entity, but instead is a vast network of remote servers that are hooked together and meant to operate as a single ecosystem. These servers are designed to either store and manage data, run applications or deliver content or a service such as streaming videos, web mail, office productivity software or social media. Instead of accessing files and data from a local or personal computer, you are accessing them online from any Internet-enabled device—the information will be available anywhere you go and anytime you need it.

- Public cloud - shares resources and offers services to the public over the Internet
- Private cloud - isn't shared and offers services over a private internal network typically hosted on-premises
- Hybrid cloud - shares services between public and private clouds depending on their purpose
- Community cloud - shares resources only between organizations, such as with government institutions

Communication Channel

The method used to deliver information. Email, web portal, postal mail, internet and fax are different communication channels.

Component

A reusable entity that contains static content, logic, presentation, variables, images, diagrams (dynamic graphics), the location of resources and other component calls.

Connector

Similar to Accelerators but includes a formal business relationship between application providers that allows for a tighter integration between their applications.

Container

Containers are isolated from one another and bundle their own software, libraries and configuration files; they can communicate with each other through well-defined channels.

CSS

Cascading Style Sheets (CSS) is a style sheet language used for describing the presentation of a document written in a markup language.

Data

Information, facts or pieces of knowledge. Data can be in a number of different formats including flat files, Native XML, Foreign XML schemas and direct database access.

Data Field

An instance of data coming from a variable set or variable map that is inserted into an entity during production. It can be used during authoring or production.

Data Models

The data structure in a database is defined in data models. For example, one data model associates each piece of information with a record representing an entity (such as a person) and arranges these entities into trees or hierarchies, such as the hierarchical data model.

Database

A collection of information, facts or pieces of knowledge stored systematically in a computer, which can be structured in a number of ways. The data structure in a database is defined in data models.

Database Key

The data needed to select the correct customer record from a database.

Date Variable

The variable must be a day, month or year, or any combination of these values.

DB2

An IBM database server for Linux, UNIX and Windows operating systems.

Directory

A high-level structure based on folder hierarchies. In Cincom Eloquence®, directories are used to organize the content and system and are stored under the Library level.

Docker

A set of platform as a service (PaaS) products that uses OS-level virtualization to deliver software in packages called containers.

Document Composition

Document composition refers to the creation, composition and generation of high volumes of complex documents, such as customer correspondence, statements, proposals, etc. Dynamic document composition streamlines document production by converting regularly used forms and documents into intelligent, intuitive and interactive templates. It helps eliminate manual processes, thus speeding up production time, lowering production costs and improving document accuracy.

Document Definition Language

A DDL is used to describe presentation, content and rules using an XML instance that conforms to a supplied XML schema.

Document Management

Document management involves storing, archiving and retrieving an organization's documents.

Dynamic Collection

A collection that is created based on an incoming XML flow.

Dynamic Enclosure

An external link via a URL with a key. A dynamic enclosure is a placeholder for an external dynamic object such as a TIFF image of an insurance claim form.

Dynamic Tables

A table where the specified number of rows is a variable based on the incoming data.

Enclosure

Static content that is available at publication time. For example, if the marketing department provides a brochure that is to be included with all outgoing documents, you can add it to the authoring environment as an enclosure. All enclosures should be in PDF file format.

End-User

Anyone who retrieves entities from the production repository in order to build communications.

Envelope

A sorted set of documents for one recipient. An envelope can be more than one envelope and delivered via any channel. For example, an envelope can be a group of broker information statements and packs. Some envelopes may need to be delivered via different communication channels that are via e-mail, fax or post.

e-Signature

A digital version of a traditional pen and ink signature. In the United States, an e-signature provides the same legal commitment as a handwritten signature if it meets these four criteria:

- Intent to sign - the signatory intends to verify his or her identity.
- Consent to do business electronically - the signatory has agreed to do business electronically.
- Association of signature with the record - the system used to capture the e-signature can verify the process by which the signature was created.
- Record retention - the e-signature is stored for the required amount of time so it can be referenced by all interested parties.

Exit

An exit is a subroutine invoked by a software package for a predefined event in the execution of the package.

eXtensible Markup Language (XML)

eXtensible Markup Language (XML) is a universal format for exchanging structured documents and data via web services.

Flat File

Keeps information organized in a structured manner, typically in one large file. For example, a Microsoft Excel spreadsheet is a flat-file database management system. Flat-file databases typically lack support for processing transactions (inserts and updates) from concurrent users. Therefore, websites that require collaboration or e-commerce generally rely on relational database management systems in the backend.

Folder

A system container for content. Folders are used to create directory structures.

Group Variables

A group of variables. Variable groups enable you to organize variables into variable sets by variable type. For example, you can create a variable set called Customer, with two groups: Name and Address. The Name variable group could contain the variables, First Name and Last Name. The Address variable group could contain the variables: street, town, postal code and phone number.

HTML

HTML (Hypertext Markup Language) is the most basic building block of the Web and email. It describes and defines the content of a web page or email. Other technologies besides HTML are generally used to describe a web page's appearance/presentation (CSS) or functionality (JavaScript).

HTML5

HTML5 is a markup language used for structuring and presenting content on the World Wide Web. It is the fifth and current version of the HTML standard.

Interactive

Interactive output marries custom content or data with preset structure. Interactive output requires the human touch, often matching variable customer data with structured forms or templates, providing a more individualized output. Examples include customer correspondence and negotiated documents like group insurance policies or derivative and margin contracts.

Interactive Variables

A variable that enables you to change the value during construction of communications.

Java Native Interface

Java Native Interface (JNI) allows Java code that runs in a Java Virtual Machine (VM) to operate with applications written in other languages such as C, C++ and assembly.

Java Virtual Machine

Java Virtual Machine (JVM) is software that is responsible for running Java programs. It is called a virtual machine since it is software that emulates a physical computer. Java programs are built to be run on this virtual machine, which enables the Java program to run on any computer that has JVM installed.

JDBC

Java Database Connectivity API is a standard SQL database access interface. The JDBC API provides connectivity across database management systems to a wide range of SQL databases, as well as access to other tabular data sources, such as spreadsheets or flat files.

JMS

Java messaging service.

JSON

The JavaScript Object Notation (JSON) is a data-interchange format. Although not a strict subset, JSON closely resembles a subset of JavaScript syntax. Though many programming languages support JSON, JSON is especially useful for JavaScript-based apps, including websites and browser extensions.

LDAP

Lightweight Directory Access Protocol (LDAP) API provides a mechanism for connecting to, searching and modifying directories. LDAP can be used to help provide single sign-on across a system.

Microservices

A software development technique—a variant of the service-oriented architecture (SOA) structural style—that arranges an application as a collection of loosely coupled services. Microservices architecture treats each function of an application as an independent service that can be altered, updated or taken down without affecting the rest of the application.

Microsoft Word DOCX

A file with the DOCX file extension is a Microsoft Word Open XML Format Document file. DOCX files are XML-based and can contain text, objects, styles, formatting and images, all of which are stored as separate files and ultimately compacted in a single, ZIP-compressed DOCX file.

Native XML

Defines a model for an XML document and stores and retrieves documents according to that model. The model includes elements, attributes, PCDATA and document order.

Non-Interactive Variables

A variable that cannot be changed during construction of communications.

ODBC

Open Database Connectivity (ODBC) is a standard database access method that makes it possible to access all data from all applications, regardless of which database management system (DBMS) is managing the data. To do this, ODBC inserts a middle layer, called a database driver, between an application and the DBMS. The database driver translates the application's data queries into commands that the DBMS can understand. Both the application and the DBMS must be ODBC-compliant.

Okta

An enterprise-grade identity management service built for the cloud but compatible with many on-premises applications. With Okta, IT can manage any employee's access to any application or device. Okta runs in the cloud on a secure, reliable, extensively audited platform, that integrates deeply with on-premises applications, directories and identity management systems.

On Demand

On-demand output is triggered by multichannel requests. Events from the Web, fax, phone, email, transactional systems or enterprise applications drive on-demand output, and on-demand events may also be initiated by a human being via a keystroke, as in call center correspondence.

PCL

Hewlett-Packard Printer Control Language (PCL) is a proprietary language used to render pages on Hewlett-Packard printers, and that provides access to printer features. PCL printers are compatible only with MS-DOS and Microsoft Windows systems.

PDF

Adobe Portable Document Format (PDF) is a file format that provides secure, reliable printed documents as well as electronic document distribution and exchange. PDF is based on a type of PostScript, and each PDF file is self-contained, packing text, graphics and fonts into the single file.

PDF User Accessibility (PDF/UA)

The informal name for ISO 14289, the International Standard for accessible PDF technology. A technical specification intended for developers implementing PDF writing and processing software, PDF/UA provides definitive terms and requirements for accessibility in PDF documents and applications. For those equipped with appropriate software, conformance with PDF/UA ensures accessibility for people with disabilities who use assistive technology such as screen readers, screen magnifiers, joysticks and other technologies to navigate and read electronic content.

PDF/A

PDF/A is an ISO-standardized version of the Portable Document Format (PDF) specialized for use in the archiving and long-term preservation of electronic documents. PDF/A differs from PDF by prohibiting features ill-suited to long-term archiving, such as font linking (as opposed to font embedding) and encryption.

PostgreSQL

An open-source general purpose and object-relational database management system.

PostScript

A page description language. Most software applications can convert a document into a PostScript program which, when executed, results in the original document. PostScript can be sent to a print driver, which results in a printed document or a digital file (for example, PDF) that can be displayed on the screen. PostScript is device-independent.

Repository

A central place where entities such as libraries, directories, folders and data are stored and maintained. A repository can be a place where multiple databases or files are located for distribution over a network, or it can be a location that is directly accessible to the user without having to travel across a network.

Responsive Design

Responsive design is an approach of web design aimed at allowing desktop web pages to be viewed in response to the size of the screen or web browser used for viewing.

RESTful API

RESTful API is a method of allowing communication between a web-based client and server that employs representational state transfer (REST) constraints.

Reusable Component

A common entity or content component (e.g., logos, barcodes, images, paragraphs and address headers) that can be built once and used across multiple templates.

Rules Logic

Tools to allow users to specify conditional logic (e.g., a true or false value, pass or fail checks) that can then be executed against data for inclusion, exclusion or formatting.

Service Layer

Responsible for servicing your requests and sending a response back. The service layer uses the options in the CCL to accomplish the processing of the requests. The service layer is responsible for handling serialization and processing of the messages from the communications adapter layer.

SMS

Short Message Service (SMS) is a text messaging service component of most telephone, World Wide Web and mobile telephony systems. It uses standardized communication protocols to enable mobile phone devices to exchange short text messages.

SOAP

An XML-based messaging technology.

SOX

An alternative syntax for XML that is useful for reading and creating XML content in a text editor, which can then be easily transformed into proper XML. SOX uses indenting to represent the structure of an XML document, which eliminates the need for closing tags and a number of quoting devices.

SQL Server

A Microsoft Corporation, scalable enterprise data management platform.

String Variable

A combination of characters of any length.

Structured

Structured output runs in batches, often in large volumes. Structured output is scheduled, consistently formatted and sent as part of a service relationship (much like phone bills and brokerage statements). It also includes batch digital or offset print runs.

Synchronous Communication

Communication that occurs at regular intervals.

System Administrator

A system administrator maintains the system, creates user and group authorizations, environments and access to databases, programs and service exit points.

System Variable

Special variables comprised of content that can be requested anywhere within a request. System variables are available from any collection, master or component at any point. System variables include: current date, user name, document number, total number of documents, batch number, output type and system time.

Template

A template is a file that serves as a starting point for new documents or communications.

Template Views

- Email View - drag and drop environment to design email communications. Renders communication in HTML format and can provide archiving capabilities of the full email details, including any attachments delivered.
- Logical View - a graphical logic designer that enables you to easily understand the structure of an entity as you are developing it. The Logical view displays a flowchart that explains the flow of the rules and properties used to structure the entity.
- Print View - template view that embeds Microsoft Word to provide a familiar environment to template designer to apply layout and formatting to content as well as define the business logic of the communication. Renders communications in Word, PDF, AFP, PCL and Postscript output.
- Web View - drag and drop environment to design personalized web pages to support portal delivery of communications. Renders communications in HTML format.

TLE

The Tag Logical Element (TLE) structured field supports the tagging of pages and page groups with an attribute that may be used as an index key. The TLE structured field can be embedded directly in a page or a page group. The TLE structured field does not provide any presentation specifications and therefore has no effect on the appearance of a document when it is presented. You can use TLE structured fields to break up AFP output documents.

Variable Definition

A variable definition can be as simple as “Var1 = 1” or it can be as complex as “Var1 = (fnabs(var2) + val(var3)) / var4.”

Variables

Variables are storage places for text and numbers that are used during formatting to provide current values for controlled instructions and models. The results appear in the published document instead of the variables. Variables are created from elements defined and stored in XML schemas and files, databases and flat files.

Variations

A variation is a copy of a component or template that contains content that is different from the original entity (or base).

Version Control

Allows you to manage the entities you author by saving them to a central, shared repository. With version control, you can store entities in the shared repository, checking them out to a writable format when you want to edit. When you add an entity, it is backed up on the shared repository, made available to other authors, and the changes that have been made to the file are saved so you can recover an old version at any time. All authorized users can see the latest version of any file, make changes and save a new version in the Shared Repository.

WebSphere MQ

An IBM solution that specifies how to locate services, how to integrate the services into applications and how to communicate between applications.

XML

- Foreign XML - XML from a foreign schema such as ACORD, FPXML or XML specific to another software application.
- Native XML - XML schema specific to the Eloquence application.

XSL

Extensible Stylesheet Language. XSL has two components. It is a language used to transform and render XML documents and has its own terminology for specifying formatting details.

XSL:FO

XML Stylesheet Language-Formatting Objects. The second component in XSL is a markup language for XML document formatting that is most often used to generate PDFs.

XSLT

Extensible Stylesheet Language Transformations is a language for transforming XML documents into other XML documents, or other objects such as HTML for web pages, plain text or into XSL Formatting Objects that can then be converted to PDF, PostScript and PNG.