

IMPROVING THE QUALITY OF UNDERWRITING INFORMATION



"To a large extent, the quality of an underwriting decision reflects the quality of information gathered before the decision is made. Better information leads to better underwriting and increased profits." David Robinson, SVP & CIO, Overland Solutions Inc



CUSTOMER

OVERLAND SOLUTIONS INC

INDUSTRY

Insurance

CHALLENGES

- Controlling data quality from capture to customer delivery
- Enabling service customization to ensure that information meets the client's exact requirements
- Increased field worker efficiency

SOLUTION

Mobile Field Rep Application

- Connects mobile workforce
- On-line/off-line capability
- Manages work inventory
- Increases data quality
- Drives field rep productivity
- Self-updating client
- Broadest platform reach
- Data quality and consistency

COMPANY OVERVIEW

Overland Solutions, Inc. (OSI) is a leader in business outsourcing services for the insurance industry. OSI's network of 2,500 experienced field representatives provide premium audits, loss control consulting, commercial and residential inspection services, to clients in all 50 US states and parts of Canada, Puerto Rico, and the Virgin Islands.

Insurance companies engage OSI to gather the information they need to determine what risks to accept, and what to charge for the insurance provided. That process, called underwriting, is the fundamental determining factor of the success or failure of an insurance company. However some studies have shown that nearly 50% of insurance applications had material errors that would effect underwriting. That staggering fact costs the industry billions of dollars per year.

TRANSITION CREATES OPPORTUNITY

Smart insurance companies realize that improving their underwriting decision making process is one of the most effective ways to increase profits. There are various approaches but one of the more popular approaches today is the use of predictive analytics. Predictive analytics uses data about the past to attempt to predict future outcomes, so it stands to reason that the only way to get a model that accurately predicts the future is to have very high quality data.

OSI saw an opportunity to enhance their leadership position by differentiating on:

- **Data Quality and Consistency** - Controlling the quality and consistency of data being captured in the field required by replacing static forms (paper, Word and Excel) with interactive and intelligent SmartForms that would eliminate input errors, make recommendations, and guide the user successfully through the data collection process.
- **Service Customization** - OSI offers its services as both standard and custom offerings. The custom service offerings allow clients to modify the inspection process so that OSI collects the exact information they need to satisfy their unique underwriting requirements. This meant OSI's would need to create **thousands** of PDF SmartForms to meet each client's specific information gathering requirements.
- **Field Worker Productivity** - OSI needed a mobile application that would give their field workers the ability to schedule work orders, get site information, including maps and directions, and automatically receive all the forms necessary for the work order.

ADOBE PRODUCTS

- Adobe LiveCycle® ES2
- LiveCycle Data Services
- LiveCycle Forms
- LiveCycle PDF Generator
- LiveCycle Process Management
- LiveCycle Reader® Extensions
- Adobe Flex
- Adobe AIR®

AVOKA PRODUCTS

- Avoka Form Factory
- Avoka SmartForm Composer
- Avoka FormCenter

ABOUT AVOKA

Avoka Technologies is an Adobe Gold Solution Partner with offices in Australia, North America, and Europe.

Avoka possess an unrivaled depth of expertise in developing Adobe LiveCycle ES2, Flex, Adobe AIR® and Adobe Connect™ solutions for clients in financial services, telecom, life sciences, government, education, healthcare, manufacturing and other industries.

Avoka has encapsulated hundreds of man-years of experience developing LiveCycle ES solutions into its Form Factory product offering. Form Factory is comprised of both Avoka FormCenter and Avoka SmartForm Composer.

LEARN MORE AT

www.avoka.com

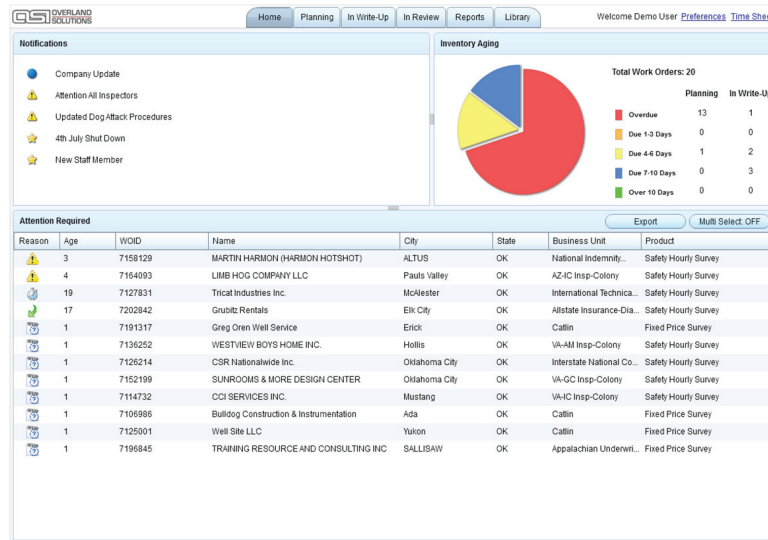
Or

info@avoka.com

They needed to enable site work without the benefit of a network connection, which meant that business rules, validation logic, error correction, recommendations, and other intelligent features could run on the employee's device with or without a network connection. To manage a nationally distributed team of thousands of employees OSI required a self-updating mobile application, so that new releases could quickly be deployed, to the field reps, whenever necessary. Lastly mobile application had to support the broadest possible range of computing platforms, including the transition to low cost tablet devices in the future.

SOLUTION

OSI teamed with Adobe and Avoka to take on a comprehensive overhaul of OSI's systems and processes to create the OSI Remote Field Worker Mobile Application.



The OSI Field Rep Mobile Application is an Adobe AIR solution that gives OSI:

- Unparalleled data quality and consistency
- Capability to quickly field customized services for clients
- The best tools to attract and retain the best employees
- Ability for field workers to work online or offline
- \$5.4M in savings
- 126% Return on Investment (ROI)

LEARN MORE

Avoka developed a comprehensive Adobe LiveCycle solution that addressed OSI's challenges you can learn more about that solution in by reading the two related OSI case studies.

Empowering a Mobile Workforce: Exploiting the power of mobile computing requires the selection of right software platform to fully support that new process. To learn how OSI exploited the power of mobile computing with Adobe LiveCycle ES, Adobe Flex and Adobe AIR read the OSI case study entitled "**Game Changer - Empowering a Mobile Workforce**"

Mass Customizing PDF SmartForms: To learn how OSI used Avoka SmartForm Composer to cut the time and cost of developing/customizing thousands of PDF SmartForms **by 86%** read the companion OSI case study entitled "**Mass Customizing PDF SmartForms**"

To see a video of David Robinson CIO and SVP of Overland Solutions and Howard Treismen CTO of Avoka, presenting the award-winning OSI Remote Field Worker Solution at the Adobe Partner Summit, click the URL below.

http://engagewithadobe.com/presentations/2011-03/player.html?xml=adobe-no11-tue-1625_1300913755369OBWW.xml

Adobe AIR, Connect, Flex and LiveCycle are either registered trademarks or trademarks of Adobe Systems Incorporated in the United States and/or other countries. Avoka Form Factory, FormCenter and SmartForm Composer are registered trademarks of Avoka Technologies.