



## Central States of Omaha Streamlines Claims Correspondence with Napersoft CCM

### Background:

Central States of Omaha is a leading provider in debt protection products.

### Goal:

Seamlessly integrate into existing applications and allow business users to create quality correspondence quickly and easily.

### Solution:

Implement Napersoft CCM for claims document creation and customer correspondence.

### Results:

Visually appealing correspondence, improved personnel productivity and customer satisfaction.

**“Because of our success with Napersoft CCM, we are currently rolling out the system to a new department, Policyholder Services, in order to improve customer satisfaction and personnel productivity.”**

-Dave Dibben, VP & CIO, Central States of Omaha

### About Central States Health & Life Company of Omaha

Central States Health & Life Company of Omaha (CSO) is a mutually owned insurance company specializing in the debt protection market. With over 75 years in the business, CSO partners with over 5,300 financial institutions and automobile dealerships to offer credit insurance to its customers. The number of in-force credit life and disability policyholders exceeds 340,000.



### Need for an Improved Correspondence Solution

CSO has a large amount of customer correspondence daily, with 70% of all correspondence being generated from the claims department. Before Napersoft CCM, CSO's claims application and administration system, Logic, was the sole application for generating documents and customer correspondence. CSO's employees were comfortable with Logic, but were unsatisfied with the quality and appearance of their letters.

In addition, more complex documents like explanation of benefits (EOBs) were very difficult to create using Logic. According to Dave Dibben, Vice President and Chief Information Officer at CSO, “In the past, it was nearly impossible to create EOBs. Generating a table that merged a series of data in order to create a record of a customer's past transactions was difficult to accomplish in Logic.” CSO needed a system that could seamlessly integrate with their existing system as well as offer additional functionality and ease-of-use.

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## The Selection Process

Since CSO implemented Napersoft CCM in 2009, the organization is very happy with the fast automated process of creating letters. According to Dave Dibben, "With the use of easily configured business logic, we have reduced errors and maintained consistency within our letters. Our volume of templates has been cut down to half."

CSO is impressed with Napersoft's OnDemand option which allows customers to create documents through a self-service Web portal. "

**"When a customer fills out our form online, a letter can be automatically generated without anything required of our employees. This addresses their issue instantly and gets a response to our customer right away."**

-Dave Dibben, VP & CIO, Central States of Omaha

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**"Napersoft CCM automates the document creation process quickly and easily, but also allows our business users to make free-form edits and submit their changes for approval if need be."**

-Dave Dibben, VP & CIO, Central States of Omaha

## The Solution

CSO chose Napersoft CCM for their correspondence solution. The Napersoft solution is integrated into their insurance claims application and administration system. "It was very important that our business users felt comfortable with a new solution. By continuing to use our existing application's interface, our employees are at ease with familiar screens while Napersoft CCM performs the document creation and distribution," comments Dave Dibben.

The new system also requires fewer steps and provides additional ease-of-use. Instead of having to manually input information that is missing from a document, Napersoft CCM automatically prompts business users for the information. Based on business rules, the solution attaches enclosures such as forms or applications that need to be included in a mailing to a customer. For claims letters, Napersoft can automatically send 2nd and 3rd notices based on a predetermined number of days, ensuring on-time delivery.

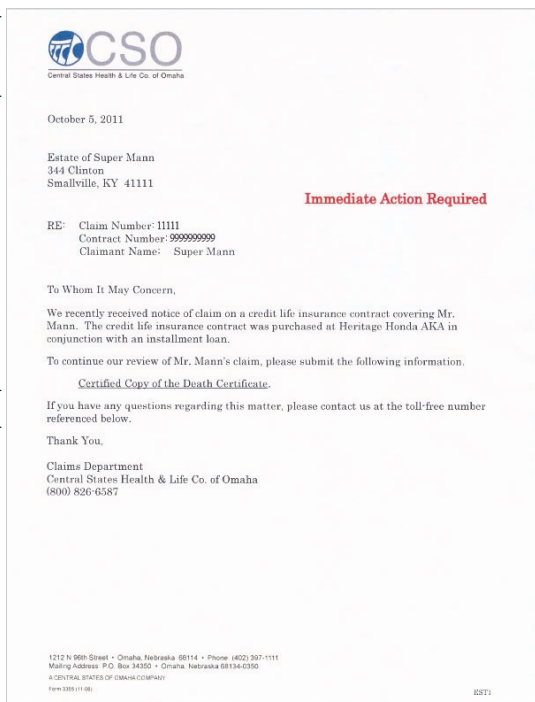
## Central States of Omaha Customer Document based on template design

### Linked Images

Napersoft CCM links the header image so pre-printed letterhead is not necessary

### Variable Data

Merged data from customer database



### Dynamic or Conditional Paragraph

Napersoft CCM automatically includes pre-approved paragraphs based on variables within the data or user choice

**Prompted Field**  
During composition, Napersoft CCM prompts business users for missing information

**Automatic Enclosures**  
Napersoft CCM points to an enclosure so it can be merged and printed as a single document