Unum, ensuring outstanding customer service.

Top disability and life insurer improves customer experiences and speeds responsiveness using Adobe Sign.

"Instead of it taking a day to send out a policy change form on paper and then waiting a week or longer for the completed form to come back, 70% of returned forms are received within 24 hours."

Christine Francis, Business Operations Development Manager, Shared Services, Unum

SOLUTION

Adobe Document Cloud
· Adobe Sign

RESULTS

24 HOURS OR LESS

FASTER BUSINESS
Completed and signed forms can now be returned by customers in less than 24 hours, compared to a week or longer previously needed for mailed forms

BETTER SERVICE
Customers easily made policy changes through simplified, digital documents that are electronically signed

IMPROVED TRACKING
Better document reporting provided insights into further business process enhancements

FLEXIBLE OPTIONS
Provided more options to engage with customers via e-signatures

Unum

Established in 1848

Employees: 9,200

Chattanooga, Tennessee

www.unumgroup.com

CHALLENGES

- Effectively accelerate digital channel collaboration and processing
- Differentiate in insurance by improving customer experiences
- Reduce reliance on paper forms and adopt electronic signatures

"Adobe Sign is easy to implement. Within one week, we had the tool up and running and were testing with a new partner, who provided very positive feedback on the capability and ease of use."

Kristina Welke, Assistant Vice President, Shared Services, Unum

Protecting U.S. workers

Since its founding in 1848, Unum has been known for breaking new ground in the benefits business. Integrity, determination, innovation, leadership, and service were at the core of the company 165 years ago. Those values continue to shape the company and inspire its employees.

A leading provider of financial protection benefits in the United States and the United Kingdom—with a portfolio that includes disability, life, accident, and critical illness coverage—Unum's primary businesses are Unum in the United States, Colonial Life, and Unum UK. Unum businesses work with 178,000 client groups in the United States and UK and serve 37% of the Fortune 500, providing $6.4 billion in benefits in 2014.

The company has built its success on more than its outstanding benefits plans. The company puts customers first, and a big part of serving customers better lies in efficiency and improving interactions by reducing paperwork.

"Insurance is a highly regulated industry and there are required forms for each transaction that may vary by state," Kristina Welke, Assistant Vice President for Shared Services for Unum. "This means our customers and team members may have to spend time filling out complicated forms. For Unum, our customers come first, so we wanted to provide an easier way to complete these forms."

Processing paperwork

Insurance is an information-driven industry requiring policyholders to complete many forms including applications, claim forms, and change requests. Welke and her team recognized the importance of streamlining paperwork and were looking for ways to put their ideas into action. The perfect opportunity presented itself when Unum was competing against another insurance company for a major disability services account. Welke knew that if Unum could accelerate paperwork processing for disability cases, then the company would likely win the business.

But first, Unum had to find an electronic signature solution. The company was already using Adobe Acrobat Pro and PDF as a basis for many internal forms, so it had established effective processes for managing electronic documents. For electronic signatures, Unum considered the industry's two top options, and chose Adobe Sign, an Adobe Document Cloud solution.

"As a partner, Adobe was extremely responsive during the sales process and that attitude continues," says Welke. "Adobe Sign is easy to implement. Within one week, we had the tool up and running and were testing with a new partner, who provided very positive feedback on the capability and ease of use."

"At Unum, customer experience is always top of mind. With Adobe Sign, we are offering solutions to our customers that work for them, making us more flexible and easier to do business with."

Kristina Welke, Assistant Vice President, Shared Services, Unum

Expanding to new areas

The first use of Adobe Sign received raves, and Unum immediately saw that there were broader applications for the solution. The company began looking for ways to streamline processes and move to digital documents and electronic signatures. Christine Francis, Business Operations Development Manager for Shared Services at Unum, headed up the effort to determine where e-signatures would have the most immediate and powerful impact on the customer experience.

Francis evaluated several potential user groups for electronic signatures, including sales representatives, plan administrators, and internal business users. In the end, she and the Unum team zeroed in on individual policyholders needing to make changes to existing voluntary benefits plans via the company's call center team.

Previously, if a policyholder wanted to change their address or beneficiary, they phoned the Unum contact center. It could take contact center representatives a day or longer to mail out the necessary paperwork. The change form itself contained eight different sections leaving policyholders confused about what they actually needed to complete.

Simplifying complexity

The process for policyholders was confusing and for Unum, the workflow was time consuming. Customers typically want to make changes to policies quickly, whether they have moved or want to change a beneficiary. Yet regular mail could be slow, as was back-end processing. Once a customer returned the signed paperwork, it had to be manually routed internally for data entry and completion.

Using Adobe Sign, Unum simplified and automated the change process completely. Now, when customers contact the call center to make changes, a Unum representative can quickly email a link with the right version of the policy change form that includes only the sections a customer needs to update.

After receiving the email, customers simply click on the link, fill out the form, electronically sign it, and return it—even signing forms on their mobile devices if they are on the go. The form is automatically returned to Unum. Once Unum receives the signed digital form, it is routed as part of an automated workflow to the right people for rapid processing.

"With Adobe Sign, instead of it taking a day to send out a policy form on paper and then waiting a week or longer for the completed form to come back, 70% of returned forms are received within 24 hours," says Francis. "The process is easier all around and translates to a much better customer experience."

SOLUTION AT A GLANCE

· Adobe Document Cloud.

  · Adobe Sign

Newfound competitive edge

Speed isn't the only benefit. When paper documents were used for requested changes, Unum had no way to track how many documents were distributed, whether or not they were completed, and how many overall policy changes were made.

"At Unum, customer experience is always top of mind. With Adobe Sign, we are offering solutions to our customers that work for them, making us more flexible and easier to do business with," says Welke.

The new solution has received stellar feedback. Not only has Unum won new business, but also call center representatives and comments from customers indicate that Unum is on the right path to further enhancing customer experiences. The results so far have been so positive that Unum is expanding the use of Adobe Sign to other parts of the business, addressing paperwork needs such as claims processing. Also on the horizon is a potential integration with the company's Salesforce CRM solution to provide faster onboarding for new customers.

"We're expanding our use of Adobe Sign, based on the positive feedback we have received, and looking for new opportunities daily to improve for our customers," says Welke.

For more information
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