

**UNUM**

A leading provider of employee benefits, including disability, long term care, life and voluntary insurance

**Industry: Insurance**

**Geography: United States, United Kingdom**

**Deployment Summary**

- The Simply Unum initiative, incorporating TIBCO BPM software, integrates five workflows, 100 actions, 15 business services, more than 300 service operations, and more than 25 legacy systems.
- To provide Unum customers with a portal for self-service capabilities, Simply Unum automates what previously had been dozens of manual and cumbersome processes.
- Unum uses TIBCO Business Studio to model processes throughout the development lifecycle, enabling business users and developers to collaborate closely and easily and to shorten development time.

**Benefits**

- Before Simply Unum, three to eight weeks would elapse between providing a quote and issuing a policy; now it takes as little as a week.
- Simply Unum makes it easier for the company to cross-sell and up-sell new products and services, including traditional supplemental group benefits such as life and disability insurance.
- Through the self-service portal, customers can get answers to questions about policy enrollment, billing, claims, and more. For customers who prefer to talk to a person, Simply Unum provides customer service phone reps with an integrated view of customer data.



“The TIBCO-based solution enables us to give customers a simplified, streamlined insurance-buying experience. In fact, we’ve had customers tell us this is the easiest insurance transaction they’ve ever had.”

**Jason Butcher, Systems Consultant, Unum**



## Simplifying the Customer Experience and Accelerating Introduction of New Products and Services

Unum ([www.unum.com](http://www.unum.com)) is a leading provider of employee benefits, including disability, long term care, life and voluntary insurance. Nearly one in five U.S. employers who provide group long term disability benefits and 38 percent of the Fortune 500 do business with Unum. With operations in the United States and the United Kingdom, Unum is a diverse family of businesses with a 160-year history. Through its subsidiaries, Unum insures 25 million individuals worldwide and provided nearly \$6 billion in total benefits to customers in 2008. Unum’s IT accomplishments earned it the No. 5 spot in the 2008 InformationWeek 500.

### Focusing on the Needs of External Customers

“Simply Unum” is a business initiative that came about in response to trends that have made employee healthcare and other benefits increasingly expensive for employers to provide. Employers are dealing with double-digit increases in health benefit costs, as well as an aging and more diversified workforce. As a result, they’re trying to find new ways of offering benefits that meet the changing needs of workers but in an affordable way.

Unum wanted to respond to those needs, and wanted to make it easier for plan administrators to buy Unum products so

they would be able to provide benefits such as disability insurance, as well as innovative insurance products, to their employees. To do that, however, Unum would need to reach across multiple systems, because Unum’s products and services were created and supported with their own systems, business processes, and business organizations. Processes and data involved with product offerings were handled in separate silos and often required manual intervention and paperwork. To address these issues, Unum set a goal of building a process within 18 months that would integrate disparate systems, look unified from the customer perspective, and simplify doing business with the company.

### A BPM-based Customer Self-service Solution

To meet its goal, Unum began building a solution to bridge functional and product-line boundaries and focus on the full customer experience. The project would require a holistic approach dependent on integrating five workflows, 100 actions, 15 business services, more than 300 service operations, and more than 25 legacy systems. Unum’s business required end-to-end workflow management, and, to make that possible, it would need to integrate its administration system, which was mainframe-based, with a disparate group of other systems. One of the

company's challenges was thus to build a solution that would expose the mainframe services, but also be able to manage the end-to-end workflow with real-time access to data.

As part of the foundation for its solution, Unum selected TIBCO iProcess™ Suite for workflow and process rules. TIBCO iProcess provides a repository of rules that can be reused so that when new products are offered, the business rules for them come from the same rules engine used for other sorts of coverage. "The tools allow us to adapt into the future, rather than reinventing the wheel every time Unum provides a new product or service to the market," says Rick Klausner, vice president, IT Enterprise Architecture, Unum.

The company also selected TIBCO Business Studio™ to model its process from end-to-end and then execute that model in iProcess. TIBCO Business Studio enables Unum to model processes throughout the development lifecycle, making it easier for business users to identify use cases they need included. It enables developers to better estimate the scope of development work and to accomplish that work more efficiently. "A team of three is now able to model a process that extends from preparing a quote to issuing a policy. That's pretty impressive," says Jason Butcher, systems consultant, Unum. "Also, because Business Studio is so easy to use, our business and IT representatives could collaborate closely, which made development go much faster."

### Enhancing customer satisfaction

Now operational after two years of development, Simply Unum increases customer satisfaction by integrating and automating what previously had been dozens of manual and cumbersome processes, and by providing Unum customers with a portal for self-service capabilities. Through the portal, customers can get answers to questions about policy enrollment, billing, claims, and more. And for those customers who prefer to talk to a person, Simply Unum provides customer service phone reps with an integrated view of customers' pertinent data.

The project has helped Unum evolve from being "a product-centric organization to one focused on the needs of external customers," says Kathy Owen, Unum US senior vice president and CIO. Simply Unum makes it quicker and easier for employers to get price quotes from the company on specific benefit packages. Before Simply Unum, three to eight weeks would elapse between providing a quote and issuing a policy; now it takes as little as a week. The new process also helps employers to more quickly and easily design benefits packages for workers and assists them in calculating prices on these packages that affordably share the cost of the coverage between employer and employee.

Simply Unum also makes it easier for the company to cross-sell and up-sell new products and services, including traditional supplemental group benefits such as life and disability insurance, as well as voluntary workplace benefits like supplementary insurance for critical illnesses and accidents.

"With the combination of BPM and web services, and the functionality in the TIBCO modeling products and engine, we've been able to meet our goals and provide a new level of convenience and value to our business customers."

**Jason Butcher,**  
Systems Consultant, Unum

Extending the usefulness of the BPM solution, Unum business partners have modeled additional business processes and sub-processes, which the company has been able to reuse to accelerate project development and accomplish more with a smaller development team.

"The TIBCO-based solution provides us a very efficient means to model, build, and manage a process that improves our customers' experience and increases their satisfaction, which helps us grow our business with them," says Butcher.

The centralized architecture at the heart of Simply Unum is the model upon which Unum's products will be based from this point on. Across the company – at Unum US, Colonial Life, and Unum UK – the company is enabling collaboration between technology and the business to deliver customer-centric solutions to the market.



**TIBCO Software Inc.** (NASDAQ: TIBX) is a provider of infrastructure software for companies to use on-premise or as part of cloud computing environments. Whether it's optimizing claims, processing trades, cross-selling products based on real-time customer behavior, or averting a crisis before it happens, TIBCO provides companies the two-second advantage™ – the ability to capture the right information at the right time and act on it preemptively for a competitive advantage. More than 4,000 customers worldwide rely on TIBCO to manage information, decisions, processes and applications in real time. Learn more at [www.tibco.com](http://www.tibco.com)

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