

# ORACLE SELF INSURANCE

## KEY FEATURES:

- Online Quotes
- Personal Offers
- Order Policies
- View, Print & Download Invoices & Statements
- View & Print Policy Documents
- Download Policy Terms & Conditions
- View & Print Collective Agreements
- Conduct Policy Maintenance Activities

*The insurance industry is a highly competitive market, giving consumers a huge range of choices when shopping for a new insurance policy. In this test of customer loyalty, insurance companies need to differentiate based on many factors besides price. For example, product offering and quality of customer service are key factors. To achieve superior customer service while controlling costs, insurance companies must also leverage cheaper service channels to meet their customer's needs.*

### The Challenges

The key challenges facing the insurance industry are reducing operational costs; increasing revenues; and improving customer satisfaction.

Insurance companies can reduce operational costs by reducing the number of paper-based transactions (input and output) and moving them to the online channel. Another way to drive down operational costs is to reduce high call volumes in the call centre.

In an effort to increase revenue, insurance companies must focus on retaining existing customers and winning new customers. They must distinguish themselves from competition while up and cross selling to existing customers.

Lastly, improving customer satisfaction levels is paramount for insurance companies. Increased customer satisfaction can be achieved by reducing the number of transactional errors; improving the processing time of customer requests; and keeping customers informed on the status of their requests.

The Oracle Self Insurance solution addresses each of these challenges and presents a solution for combatting them.

### The Solution

The Oracle Self Insurance (OSI) is a digital portal providing a solution for the following relationships:

- The Insured
- The Collectively insured (Via Group Policies)
- Insurance Service Providers
- Intermediaries (IFAs Brokers etc)

The OSI portal allows these relations to view and manage their transactions using the internet.

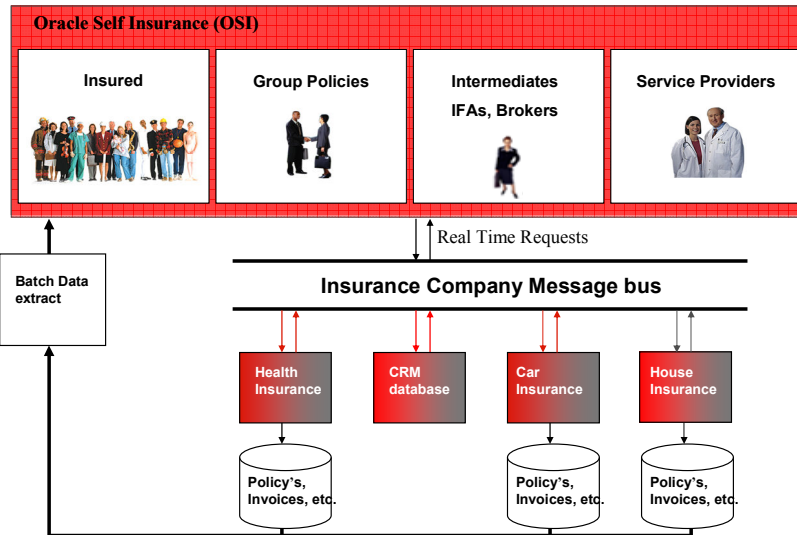


Figure 1: OSI Solution

### Oracle Self Insurance Solution Features

OSI is based on the core Oracle eDocs self-service platform, which has been extended with functionality specific to the insurance industry.

Oracle is the worldwide market leader in self-service solutions with successful implementations in the telecommunication, banking and insurance verticals.

OSI provides a solution that is back-end system independent and has open standards based interfaces that can be used to integrate to any back-end system using JMS (Java Message Service).

The current OSI solution offers the following feature capabilities:

- Request an online quote
- React to personal offers
- Sign-up for a policy
- View the status of pending transactions
- View, print, and download invoices or statements
- View and print policy documents
- Download policy terms & conditions
- View and print collective agreements
- Policy maintenance, allowing the insured to perform the following transactions:
  - Add or delete new member(s)
  - Add or delete insurance product(s)
  - Change level of coverage (insured risk)
  - Adjust bank details
  - Terminate membership
- Provide information regarding status of coverage and claims

### Online Quotes and Personal Offers

By providing some basic information, a potential customer can obtain an online quote for an insurance product. Upon entering additional information, he/she can then sign-up for a policy. The potential customer's data is submitted to the back-end system and the customer can view the status of their policy request at any time.

**ORACLE® Self Insurance**

Login Premium calculation Request offer **New policy** Request status

You are here: [Basic information](#) > [Insurance needs](#) > [Offer pricing](#) > [Personal details](#) > [Payment details](#) > [Offer details](#)

**Insurance needs**

In this screen you select the type of insurance you require and also some basic information about the people you want to insure.

**Select insurance needs**

Basic product:  No basic insurance

Additional insurance:

- Excellent extra cover [More information](#)
- Good extra cover [More information](#)
- Plus extra cover [More information](#)
- Super dental [More information](#)
- Basic dental [More information](#)

Payment period:

Do you wish to insure your partner?  No  Yes

Do you wish to insure your children?  No  Yes

How many children do you wish to insure?

**Details of partner**

Birth date:  -  -  (dd-mm-yyyy)

Own risk: € 0.00

**Details of children**

Birth date:  -  -  (dd-mm-yyyy)

Own risk: € 0.00

Do you receive study support for this person?  No  Yes

\* indicates a required field  
Instructions about what will happen when you click next.

[Help](#)

Address: Postbox 2945, Springfield PO, 1204AB Customer care line: 0900-0244 (€ 0.10/min.)

Figure 2: Request a Quote

For existing customers, the insurance company can present personal offers based on that customer's profile.

### The Dashboard

All relationship types of the insurance company can enroll by themselves. Once the individual has successfully logged onto the OSI application, they will see a dashboard. The content of the dashboard is specific to the role of the user (insured, intermediate, etc), and gives the user a quick, up-to-date overview and status of their account and policies.

From the dashboard the user can easily navigate to different sections of the site. For example, he/she can navigate to their personal profile and change personal details or their password.

You are logged in as: consumer [Log out](#) [Change language](#)

**ORACLE** Self Insurance

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**Overview** | Statements | My policies | Service requests | My profile | Help

**Dashboard**

You are here: Dashboard

**You have a new special offer!**  
[Click here to view the special offer.](#)

**My profile** [Manage profile](#)

**My personal details**

Name: Marco de Graaff  
 Address: Kralingenlaan 366B  
 Place and Postcode: 2704BD ALPHEN AAN DEN RIJN  
 Telephone: 0172-395933  
 Email address: marco.degraaff@myjob.com

**My policies** [Policy overview](#)

Policy number	Product	Start date	Member
3845772721	OSI Health insurance with extra care	05-03-2005	Marco de Graaff
9453413455	Frequent traveller insurance	12-01-2006	Jolanda de Graaff

**Service requests** [Go to service requests](#)

Policy number	Insurance	Description	Request Date	Status
3845772721	Health insurance	Remove member	21-06-2006	In process
	Personal profile	Change telephone number	16-05-2006	Accepted
3845772721	Health insurance	Change own risk	05-06-2006	Rejected

**My last statement** [View statements](#)

Statement numbers: 9394,3883,44  
 Statement date: 12 april 2006

Description	Amount
OSI Health insurance	112,99
Extra care insurance ++	5,12
Extra dental insurance +++	3,12
<b>Total of this statement</b>	<b>121,23</b>

**Oversight of your "own risk" for 2006** [Go to policy details](#)

Description	Amount
Own risk total	100,00
Own risk use	83,00
Own risk credit	17,00

**Oversight of your "no claim" for 2006** [Go to policy details](#)

Description	Amount
No claim total	255,00
No claim used	45,90
No claim credit	209,10

[Print this page](#) | [Help](#)

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Figure 3: The Dashboard

### Policy Maintenance

Insured customers can maintain their policies using OSI. For example, they can sign-up for additional insurance; add family members to a policy; or change the level of their own coverage. They can also obtain the current status of all personal transactions in-progress. Graphical charts can be presented to give insight into levels of coverage, risk, or no-claims bonuses. The insured can also view and print their policy documents as well as the terms and conditions of their insurance policy.

You are logged in as: admin [Log out](#) [Change language](#)

**ORACLE** Self Insurance

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Overview Statements **My policies** Service requests My profile Help

Collective contracts **Group overview** Add policy

You are here: [Group overview](#) > [Member overview](#) > [Policy details](#)

**Policy details**

Details of your policy.

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**Policy details**

Policy number:	3845772721
Insurance:	Health cover
Contract type:	Collective
Collective contract name:	Boterenbrood B.V.
Start date:	01-10-2005
End date:	30-09-2006

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**Payment and account information** [Change](#)

Account number:	345635655 (Foreign account)
Payment period:	Per month
Payment method for premium:	Direct debit
Payment method for claims:	Manual

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**Policy owner** [Change](#)

Name:	M.P. de Graaff	<a href="#">Remove member</a>
Birth date:	26-03-1976	
Insurance package:		<a href="#">Change</a>
Health care cover	Own risk: €200,00	<a href="#">View information</a>
Extra care insurance		<a href="#">View information</a>
Basic dental		<a href="#">View information</a>

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**Policy member**

Name:	J.C. de Graaff - Janssen	<a href="#">Remove member</a>
Birth date:	22-05-1978	
Insurance package:		<a href="#">Change</a>
Health care cover	Own risk: €300,00	<a href="#">View information</a>
Extra care insurance		<a href="#">View information</a>
Basic dental		<a href="#">View information</a>

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**Policy member**

Name:	J.R. de Graaff	<a href="#">Remove member</a>
Birth date:	26-03-1991	
Insurance package:		<a href="#">Change</a>
Health care cover	Own risk: €0,00	<a href="#">View information</a>
Extra care insurance		<a href="#">View information</a>
Basic dental		<a href="#">View information</a>

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[Add member to this policy](#)

[Download this page](#) [Print this page](#) [Help](#)

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Address: Postbox 3945, Springfield PD, 1234AB Customer care line: 0900-0244 (€ 0.10/min.)

Figure 4: Policy Maintenance

With OSI, Group administrators can manage collective contracts online. They can add and delete members and manage member policies. Group Administrators also have the option to validate any changes requested by their members.

**Invoices and Policy Information**

Insured customers receiving invoices and policy documents can view, print, and download these from OSI. These customers can be encouraged not to receive these documents by post. They can be automatically notified when a new invoice or policy document is available to view online via email.

You are logged in as: admin [Log out](#) [Change language](#)

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Overview **Statements** My policies Service requests My profile Help

**Statements**

You are here: [Overview](#) > [Summary](#)

**Statement summary**

Select a statement date:


Reference	Statement number	Statement address	Date
	9384.3883.44	Marco de Graaff Kralingenlaan 366B 2704 BD ALPHEN AAN DEN RIJN	12 April 2006

**Statement overview**

Description	Amount
OSI HealthCare	112,99
ExtraCare +++	5,12
ExtraCare Dental +++	3,12
<b>Total of this statement</b>	<b>121,23</b>

The total amount will be debited from account number 0123456 on 12th May 2006. Please mention the invoice number with any enquiries.

**Travel insurance**



Weekend away? Are you covered?  
Excellent value cover for if you travel more than 3 times per year.  
Am I covered when I travel abroad?  
Travel health: vaccinations, sun advice, holiday checklists...  
[Read here everything about OSI travel insurance.](#)

[Download this page](#)
[Print this page](#)
[Help](#)

Address: Postbox 3945, Springfield PO, 1234AB Customer care line: 0900-0244 (€ 0.10/min.)

*Figure 5: Invoice*

### FAQ and Help Desk Support

Help pages are available to answer Frequently Asked Questions. A contact page also provides contact and address details of the insurance company.

Customer service agents in the call centre are able to view the exact same information on their screen as the customer. Therefore, they are able to more intelligently answer questions regarding invoices and policy pages while speaking with the customer.

### OSI 'Look and Feel'

The OSI portal solution makes use of an intuitive user friendly interface. The look and feel can be customized to match corporate standards, and seamlessly integrates into the existing corporate web portal.

### Why Choose the OSI Portal?

The OSI portal solution specifically addresses the challenges that insurance companies are facing today. It provides a solution to reduce operational costs; increase revenues and improve customer satisfaction.

With the OSI portal, you will realize a more cost effective channel for customer care. Where your transactions will be managed digitally, you will experience a significant reduction in call centre volumes and print and mail costs.

Additionally, you will increase customer satisfaction and revenue with targeted messages for personalized up-sell and cross-sell

opportunities. You will retain existing customers and attract new customers by offering a distinctive, feature rich web portal where customers can manage all of their insurance needs, simply and effectively.

### **The Oracle Self-Service Advantage**

Proven solutions. Superior Functionality. Highest ROI. For more information on how Oracle's Self-Service for Insurance solutions can reduce operational costs; improve the quality of your customer care; and deepen relationships with business and consumer customers, Len Mason at: +44 118 924 3797; Email: [Len.Mason@oracle.com](mailto:Len.Mason@oracle.com). You can also visit us on the web at: [www.oracle.com/goto/self-service/index.html](http://www.oracle.com/goto/self-service/index.html)

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