We make it that simple

intellect SEEC
DISTRIBUTION & SERVICE SUITE
Journey of Digital Transformation

Technology has already driven disruption across industries. The combination of regulatory changes, evolving customer behavior and high costs will make economics unviable, and customers difficult to attract and retain for insurers who don’t go digital.

Insurers trying to remedy status quo with conventional technology such as policy administration or standalone applications can't deliver the end-to-end experience or process efficiency achieved by deploying one digital platform. Standalone applications will not give advisors a singular platform to do their full business in one go. They cannot eliminate the manual processes or paperwork that cost millions and take weeks in fulfilling basic requests.
Distribution and Servicing Redefined

Intellect Distribution and Service Suite is the industry’s only comprehensive digital suite for new business and post-issue servicing that seamlessly integrates with your policy administration system. Designed in the mobile-first era, the suite delivers an end-to-end digital experience. The suite of seven business apps can be deployed as standalone units or in a combination. Built with state-of-the-art technology, it can be market-ready in record time at a fraction of the cost typically associated with such programs.

Insurers get the benefit of one platform that serves all product lines. It can be used for every channel including all types of advisors, direct-to-customer models, call centers. The suite works natively across all devices.

No juggling between different software, reams of paper, complicated applications or confused clients. User experience as it should be.
1 Platform, 7 Apps
All Channels, All Products, All Devices - Cloud or On Premise

DISTRIBUTION
- LEAD CLOSER
  Only insurance-specific CRM
- NEEDS ANALYSIS
  Engage and convince clients, drive sales
- QUOTE AND ILLUSTRATION
  Simplify and inform
- E-APP
  Submit or issue instantly

SERVICE
- PROFILE MANAGEMENT
  360º full account view
- CUSTOMER SERVICING
  Agent and Customer self-service
- PRODUCT CONFIGURATOR
  Launch new products in days
Lead Closer

Prospect management system that lets advisors manage all their leads in one place, with the smarts to prioritize customer activities that will effectively convert a lead into a customer. The app is designed with APIs that integrate with popular calendar, document management, office suite and administrative systems. Available on cloud for individual advisors or enterprise use.

Needs Analysis

Goals and risk profile-based approach draws and engages customers and leads them through to a recommendation engine to choose a suitable product. You can conduct ‘What if’ analysis, upload and maintain multi-carrier investments and third-party integration for a comprehensive view of client’s financial situation. Configurable for an advisor or to power a direct-to-customer model, it makes you future-proof from a regulatory and technology perspective.
Quote & Illustration

An engaging interface for the customer to understand the features of a product and easily compare complex products and prices. Your customers will never again be confused. Detailed illustrations provide a guideline for clients to get comfortable with their purchase options. Easy integration with existing CRM or e-App systems enables pre-fill and the ability to use your own calculation engines maximizes existing assets and harmonizes customer experience.

E-App

One e-App platform across all product lines for advisors or direct online models. Fully integrated with Prospect Management/CRM, Needs and Quote & Illustration to auto fill applications. Get a seamless user experience to do even the most complicated applications in minutes, with ease. Designed to minimize data entry and enable agents to work across the table with clients. The app features automated underwriting, dynamic rendering of information, digital signatures and third party integration to MIB, Rx, Payment vendors. Submit applications without errors and where enabled by the carrier, bind and issue immediately.

Profile Management

Comprehensive insight into the customer’s personal and financial portfolio across products. It enables automation for direct online, advisors and call centers. Deploy in conjunction with Customer Servicing to fully automate all post-issue client management and servicing transactions.

Customer Servicing

Built for consumers and advisors, the app enables full self-service and paperless transactions for all post-issue transactions and requests. Enable a state-of-the-art, 24x7 customer experience. Slash servicing costs and improve client satisfaction in one go. Built-in triggers for advisors to cross-sell and upsell.

Product Configurator

A unique app that can enable a super user to configure and launch new products with zero IT involvement in a matter of days. New products are automatically rendered on all front-facing client and advisor systems making your business truly agile.
Jumpstart Digital

At Intellect SEEC, we are insurance professionals first. We design our products to meet not just the challenges of today, but to make our clients future-proof and thrive in the digital age.
One platform for sales and service

DSS is the only suite that covers both sales, servicing and everything an advisor may need to do on a daily basis. It can be hosted in premise or on the cloud.

Seamless integration

Out-of-the-box technology comes with pre-built APIs enabling easy integration with legacy systems, agency and third party systems.

Insurer-focused

Designed to exist in the insurer’s IT landscape, the suite maximizes the use of existing IT assets. You can create your own process design and reduce operational costs. This is in contrast to software which can neither integrate well with insurer systems nor can be tailored to meet your processes. We also provide end-to-end implementation and support services to assure realization of benefits.

One platform for all product lines

Real-time end-to-end sales and service of your entire product range.

Liberation from paperwork and juggling

Distribution and Service Suite can truly liberate advisors and clients from paperwork and from juggling between different software.

Flexible out-of-the-box solution

Modern, light, scalable and simple to implement with apps that can be packaged in a variety of ways. It is configurable at the level of UI, workflow and rules. Available in cloud, on multiple devices and across channels including direct-to-customer, it is by far the easiest software to use for the advisors or the customer. It can be implemented on premise or in the cloud and is a technology-agnostic stack. We assure results in weeks and months, not in years.
The Right Approach for the Digital Age

To be effective, an insurer’s focus has to be on ‘systems of engagement’ not ‘systems of record’.

With the Distribution and Service Suite, there is no need to replace expensive core systems. All functionality used by a customer and advisor can be effectively modernized, while the importance/functional footprint of older core systems can be reduced so their drag on the business is minimized. The speed of deployment is in months, and the cost is a fraction of other approaches. These outcomes can simply not be achieved using older technology.
As an insurer you will
• Be digital-ready in months
• Be direct to consumer ready, out of the box
• See a significant lift in agent productivity
• Experience complete integration with backend systems
• Eliminate majority of manual back office work
• Lower IT cost
• Experience extended shelf-life of legacy systems

Your advisors will
• Reduce the juggle between different applications
• No longer deal with paperwork
• Significantly reduce error rates
• Manage prospects better
• Have more opportunities of cross-sell and upsell
• Forge greater engagement with clients

And your customers will
• Understand your products and get engaged
• Have the ability for self-service – anywhere, anytime
• Have deeper relationships with advisors
Good Technology and Delivery Matters

With the Intellect Distribution and Service Suite, you can setup an infrastructure for fast-changing business requirements that is ready in days and delivers full benefits of scale for the future. It reduces operating costs and increases business margins without major IT involvement.
Low-risk proven suite

- 100+ transactions out of the box for the full suite
- Use our UI or your own
- Continuous real-time experience across channels and devices
- Continued development with insurer feedback
- Continuous investments in innovation (cloud, analytics, social, AI)

High-value

- Modular apps or standalone – quickly adapt to business priorities
- Rich, interactive, device responsive design
- Ready made API connectors for easy integration – Business Rules Engine, workflow tools, package and Policy Admin Systems, Operational Data Stores, Data Warehouse, third party integration

Scalable platform

- Powerful APIs to build your own differentiation to meet current and future requirements
- Open source or preferred stack
- Data security with encryption
- HIPPA and SOX Compliant
- 20+ years of integration experience

Low-cost

- Modern, light, proven in multiple markets
- OOTB - single codebase, multi-channel, multi-device
- Clean separation of business logic and presentation layers
- High reuse across future enterprise projects
- Multiple licensing options (unlimited users, no click fees)
- Available in the cloud
Feature-rich suite

There is a lot more you can do with the Intellect Distribution and Service suite

Flawless execution

- Sophisticated cross channel experience
- AI and analytics enhanced evolving technology
- Easy and intuitive sales process tools
- Actionable cross-channel alerts and notifications
- Pin-pointed goal to product recommendation mapping
- Flexible visibility into rates and coverage options
- Dynamic and reflexive e-App configuration across all lines of business, better risk decisions
- Enhanced self and cross-channel profile views for all users
- One page view of all financial holdings per customer
- One stop service interface for all lines of business
- Opportunity spotting upsell and cross sell
- Real-time online updates
- Integrated product configuration for go-to-market feature control
Proven results you can count on

With more than 17 implementations at large, mid-sized and small US carriers, you can be assured that DSS is a proven solution that can successfully power your business.
How a Midwestern Mutual Insurer kick-started digital

Problems worth solving

Expanding their reach to middle markets for quick growth while opening a direct channel to lower costs were the challenges that this insurer was interested in solving. Its recent challenges included lengthy policy issuance, form submission errors, manual evaluation processes and lost business. Intellect SEEC was brought on board to help achieve the goals quickly.

The solution

Intellect SEEC deployed a new direct channel with 3 new products of the insurer – Graded Benefit Whole Life, Accidental Death Benefit and Fixed Premium Deferred Annuity. In 5 months, the insurer was in production, experiencing benefits.

- Quote compare with quick policy issue turnaround time (in minutes) through rule-based decisions and third-party real-time integration (MIB and payment gateway)
- Improved productivity of underwriters, service personnel and IT with reduced need for specialized customer service staff
- 30% acceleration of project timelines (requirements to deployment) through pre-built artifacts
- 50% IT time savings due to hands-on training and hands-off procedures for developers and technical architects
- Ease of product and business rule maintenance
- Improved data accuracy enabling clean policy-holder information
Book a Demo to Jumpstart Digital

No matter what your company size, channel strategy or product line, we can spur your digital journey on. We craft our solution strategy to ensure the best outcomes for you on both technology and business fronts. Our approach to partnering with a client includes a discovery workshop to understand your business priorities, current capabilities and stakeholder goals to arrive at the right solution.

To schedule a discovery workshop or a personal demo, get in touch with Thomas Swock, Senior Vice President Sales – Americas at thomas.swock@intellectdesign.com
ABOUT INTELLECT SEEC

Intellect SEEC provides an extensive portfolio covering distribution, underwriting, claims and servicing. For over two decades we have led every major technology wave – legacy reverse engineering in the Y2K era to SOA-based legacy modernization in the early internet age to native mobility, and now artificial intelligence and big data.

We have partnered with the smallest to the largest North American, European and Asian insurers to rapidly deploy technology that meets business objectives pragmatically. We have a proven track record of tangible impact on growth and cost reduction. We are proud to serve 7 of the top 10 global insurers and sustain long term relationships.

We are the only global technology firm with proven solutions for P&C, Life & Annuities, Pensions and Wealth. We believe that while the underlying business of insurance is complex, leading edge technology should be deployed without interruption, making user experience engaging, intuitive and simple.

www.intellectseec.com