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Z-App Streamlines Pre-App

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Life insurance policy applications can sometimes be as long as 10 pages, making the information collection process arduous for agents. In order to simplify the process, Zurich Life (Schaumburg, IL, \$403 billion in assets under management) developed an electronic pre-application process for its agents. The new application is an evolution of a previous fax-based process. After agents faxed information, members of Zurich Life's TeleLife organization would enter the data into the company's client/server-based application, and a call center rep would collect the rest of the information from the potential policyholders. The system was convenient for agents, but pre-applications often had to be faxed back because handwritten information was illegible or information was missing.

Paperwork Is Zapped

In the second quarter of 2001 Zurich Life came up with a solution called Z-App. This would electronically enable the submission of pre-applications by agents, eliminating the need to enter data manually, according to Sean Carroll, e-business development project leader, Zurich Life. Z-App is designed to take the agent-submitted pre-applications online, at which point data is sent to Zurich's policy administration system. A PDF e-mail is generated and sent to TeleLife mail services, acting as a record for auditing purposes and for insertion into application packages when printed. A confirmation e-mail is also sent to the writing agent. Also as part of the plan, TeleLife management receives an overall summary e-mail for accurate record-keeping of submission numbers. General agents receive an e-mail notifying them of the activities of associated writing agents. A PDF of the pre-application also is sent to the call center within five minutes of submission, which allows the TeleLife call center reps to call potential policyholders and collect the remainder of the policy application data.

Appligent's (Lansdowne, PA) FDF Merge was chosen for the project's PDF-generation process and was installed during Z-App's alpha development phase. Also during this phase, a proprietary record format and adapter were implemented in a component-based request handler in the Web application. The data that is sent to the policy administration system goes via the proprietary record format.

Another part of this phase was the team's collection of business rules from the TeleLife organization. These rules ensure that electronic pre-applications submitted by agents include all of the relevant information. These were built into the Z-App Web interface.

TeleLife's submission team conducted alpha testing on the functionality of the portal during this phase. After the three-week testing phase, the system was declared a success, reports Carroll. The group's marketing manager, however, felt that the application's presentation wasn't good enough to put into the hands of Z-App's eventual users—the agents. Usability features were added to the application so that it was more intuitive for agents. It was then beta tested by two agencies to ensure it was something that both writing and general agents could use, according to Carroll.

Z-App runs on a Unix operating system in a Java, ACORD (Pearl River, NY) XMLife and IBM's (Armonk, NY) WebSphere environment. Currently Zurich Life is working on an XML interface to the

Z-App system and has applied for certification with ACORD. The interface will enable acceptance of feeds from third-party agency management systems.

Also on the docket for this year, reports Carroll, is a plan to add a workflow approval process to Z-App so that general agents have control over their writing agents' use of Z-App.

Case Study Closeup

COMPANY: Zurich Life, Schaumburg, IL, \$403 billion in assets under management.

LINES OF BUSINESS: Term life, variable universal life, annuity products.

VENDOR/TECHNOLOGY: Appligent's (Lansdowne, PA) FDF Merge, Java, ACORD (Pearl River, NY) XMLife, IBM (Armonk, NY) WebSphere.

THE CHALLENGE: Web-enable a fax-based policy pre-application process.



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