

Mailing Smarter

An automated proof of mailing and address management solution is delivering instant results for this Fortune 300 Insurance firm.

Overview

No business wants its mailed communications to arrive at the wrong address – or to fail to arrive at all. But for insurance firms there can be no room for error. Insurance remains a document-intensive industry, and one that is governed by strict rulings when it comes to postal mail.

In some US states, insurance firms must be able to provide proof of mailing for certain client communications. For example, when sending cancellation letters, insurance firms need to know for sure that policy cancellations have reached the intended recipient in order to protect against any future litigious claims to the contrary.

For one US-based Fortune 300 insurance firm, providing this proof of mailing was becoming an increasingly expensive process. The company was using Certificate of Mailing® for USPS “mail acceptance” and Certified Mail® to verify that a mailpiece has been delivered or that a delivery has been attempted. Using these services were very costly from a per piece perspective. Having already outsourced its printing and inserting operation to a third-party, the company also investigated moving these processes to this provider. However, it turned out to be cost prohibitive.

Business challenge

An alternative solution was required – one that could dramatically reduce the costs associated with such mailings and improve the intelligence captured against each individual mail piece. BlueCrest provided the answer.

The insurance firm recognized the advantages that the USPS Informed Delivery® service could bring. Informed Visibility leverages the Intelligent Mail® barcode to provide real-time data for automation compatible letters and flats. Many states now recognize Informed Visibility data as proof of induction into the mailstream. There is no specific fee for using Informed Visibility – mailers simply print the IMb on the mailpiece and pay postal rates and can achieve further discounts by cleansing the mail and by keeping on top of address quality such as move updates.

Preparing and managing IMb mailings can still be a very involved, expensive and time-consuming process for companies that attempt to integrate their own in-house solutions. The insurance firm recognized this and turned to BlueCrest – a long-standing workflow software partner – to assist with the process.

Technology used

- BlueCrest Output Manager for real-time document processing and any-to-any printstream transformation
- BlueCrest Output Enhancement Visual Editor for the ability to modify print-ready documents
- BlueCrest Address Quality to reduce undeliverable mail for improved operational performance and cost savings.
- BlueCrest Mail Tracking to gain visibility and insight into USPS delivery and return mail.

Solution

A Deep dive into the detail

The BlueCrest value-add comes upstream, where its output enhancement tools prepare the insurance firm's documents for mail production. The IMb barcode is composed of 31 digits, with each digit relating to specific details for that mail piece such as service type, mailer ID and delivery Zip code. Through a partnership with GrayHair Software, BlueCrest is able to provide the insurance firm with a deeper insight into the make-up and delivery of each mailed item. So, for example, rather than simply knowing where each mailpiece is within the postal system, the insurer can know that a mailpiece is a cancellation letter, relating to a specific auto-insurance policy account. The insurance firm knows the precise status of that cancellation letter at any given time.

The solution also comes into its own when managing change of address updates via USPS services. To qualify for discounts, mailers are required to check mailings using the USPS National Change of Address (NCOA) system. Similarly, the Address Change Service (ACS) provides info explaining why mail could not be delivered, which mailers receive after the mailing. Leveraging Address Quality services from GrayHair, the BlueCrest solution automates the receipt and integration of this data into the document preparation stage, resulting in fewer reprints and more efficient processes.

Benefits

Using this solution, the insurance firm expects to save upwards of \$500k per year, with a projected payback period of less than six months. Items that were costing many dollars to mail are now as low as 39 cents per piece – with more intelligence and automation behind every mailpiece. This is a cloud-based solution, aligning perfectly with the insurance firm's strategic operational vision.

The success of the solution to date means that the firm is now considering its broader applicability. Marketing mail presents a real opportunity, with the solution providing the insight necessary to refine campaign timings, ensure support centers are staffed to handle enquiries and to generally eliminate wasted time, effort and cost.

Insurance is a heavily regulated industry and brand reputation rests greatly on the intelligence and flexibility of back-office systems. In partnering with BlueCrest to track mail and enhance address quality, this insurance firm has developed processes that are well ahead of the industry curve.

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For more information, call 877-406-7704 or visit us online at bluecrestinc.com.

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