

EMC Solutions for Insurance

Getting the most business value from all your information

As the world leader in products, services, and solutions for information management and storage, EMC helps insurance companies around the world keep their most essential digital information protected, secure, and continuously available.

Insurers of all sizes use information infrastructure from EMC to implement information lifecycle management (ILM) strategies, managing their growing volumes of information according to its changing value to the business, from creation to disposal. EMC combines best-of-breed platforms, software, and services into high-value, low-risk information infrastructure solutions that help organizations maximize the value of their information assets, improve service levels, lower costs, react quickly to change, achieve compliance with regulations, protect information from loss and unauthorized access, and manage and automate more of their overall infrastructure. These solutions integrate networked storage technologies, storage systems, software, and services.

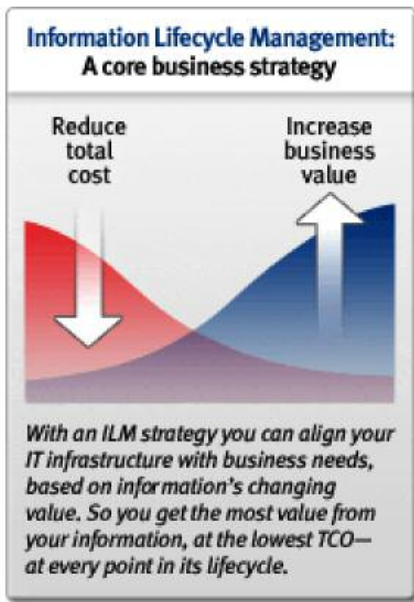
ILM: A Powerful Strategy Based on a Simple Fact

In today's global insurance marketplace, smart companies are transforming their businesses through ILM to capture, store, and re-use critical business information regardless of its source—from agents, brokers, call centers, Web portals, customer e-mail, fax, anywhere—while reducing storage management costs, enhancing customer service, improving productivity, and meeting ever-expanding regulatory compliance requirements.

Using ILM, insurers get the most value from information at every point in its lifecycle. ILM lets you access and mine information to enrich and streamline business processes, identify new revenue opportunities, and remain competitive. It helps you keep TCO low by optimizing your storage—because modern enterprises simply can no longer afford to treat all information the same. And ILM ensures fast access to the critical information that your people—or possibly regulatory agencies and lawyers—need immediately.

EMC helps bring together the applications, information, and infrastructure that support your business. We help you meet today's critical IT challenges, from regulatory compliance to backup and recovery. We help you reduce costs, streamline processes, and bring new control to your escalating volumes of information. And we prepare you for the future with solutions that grow and evolve with your business needs.





EMC's powerful ILM solutions are based on the simple fact that all information is not created equal—and its value changes over time. Today's urgent e-mail is more important than last year's staff memo, but last year's urgent e-mail may become crucial for legal discovery. Based on its changing value to your organization, your information requires different levels of accessibility and protection.

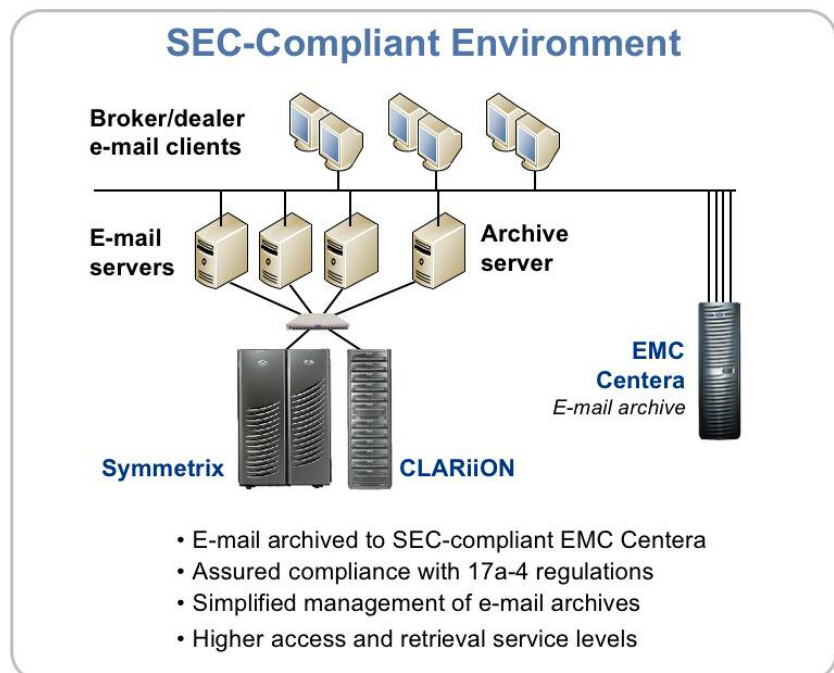
EMC helps you bring together applications, information, and infrastructure to support your business and accelerate your ILM strategy, preparing you for the future with solutions that grow and evolve with your business needs. EMC® platform and software solutions help you manage the growth and complexity of your IT infrastructure and extend the benefits of ILM to more applications and more information. EMC's ILM service offerings complement and extend EMC hardware and software in order to reduce costs and enhance customer value:

- Service Level Management (Policies & Classification)
- Data Center Storage Tiering & Consolidation
- Storage Capacity Management
- Enterprise Storage Management
- Exchange 200x
- Enterprise Backup Solutions



EMC Compliance Solutions

To address the explosion of electronic communications and regulatory mandates in the insurance industry, EMC offers the first online archival storage solution specifically for the insurance industry to meet stringent SEC requirements. EMC CLARiiON® and Symmetrix® platforms provide scalable, high-performance enterprise storage solutions for managing and protecting your e-mail information. Consolidating your active e-mail infrastructure on these platforms provides you the highest levels of information availability and productivity.



And EMC Centera[®] and associated software provide the online, content-addressed storage (CAS) platform technology that assures regulatory compliance, while dramatically improving the performance and management of archived e-mail information over traditional tape and optical media, all at a lower cost.

In this way, EMC delivers proven, online e-mail archive solutions optimized for the compliance and management of an unlimited amount of electronic communications. Indeed, the Securities and Exchange Commission (SEC), the official United States regulator of the securities markets, selected EMC to help manage the constant inbound and outbound flow of e-mail as well as e-mail archiving and storage.

EMC eDiscovery

In an increasingly litigious world, EMC's eDiscovery solution enables you to respond to litigation demands quickly and cost-effectively—and significantly reduce your risk and liability. This innovative solution integrates all components necessary for a flexible, scalable eDiscovery infrastructure that proactively addresses eDiscovery requirements including: efficient, high-performance tiered storage systems, e-mail archiving, search and content management software, and specialized services.

One example of the cost savings associated with EMC eDiscovery solution

eDiscovery Cost Analysis

	Current Environment	EMC eDiscover Solution
1. Data Collection		
E-mail stored in e-mail archiving system (GBs)	0	29
Total collected e-mail from all sources—backup tapes, mail server, PST, hard drive, etc. (GBs)	57	29
Archived e-mails (GBs) searched on and exported to matter management system	0	14
Total cost: data collection	\$112,000	\$4,151
2. Data Processing		
Data to be processed (GBs)	57	0
Processing cost (\$ cost per GB)	\$4,000	0
Hosting storage cost (\$ cost per GB per month)	\$75	0
Hosting review UI cost (\$ cost per month)	\$1,000	0
Duration of legal matter (months)	7	0
Total cost: data processing	\$264,925	\$0
3. Legal Review		
Total data to be reviewed (GBs)	29	14
Average e-mail size (KBs)	50	50
Legal review rate (number of e-mails per hour)	235	235
Legal review hourly cost	\$426	\$426
Total legal review time (hours)	2,543	1,272
Total cost: legal review	\$1,083,469	\$541,735
Total eDiscovery Costs	\$1,460,394	\$545,885

With eDiscovery you can:

- Speed search and retrieval for e-records with business, legal, and regulatory value
- Verify compliance through audit trails—to protect your organization from liabilities including severe fines, damaging press, and potential criminal investigations
- Centralize, simplify, and reduce e-records management costs, and more

For automated e-mail capture and retention, EMC EmailXtender® provides an enterprise-class system for retaining and managing e-mail. Messages are captured in real time, fully indexed, and migrated from the message server to a centralized archive—enabling lower storage costs, improved performance, and faster backup/recovery. EmailXtender stores messages in their original form in a complete and tamper-proof archive ensuring authentic records that can stand up in court.

And for Legal Hold requirements, EMC Documentum® Enterprise Content Integration Services enable federated search and data collection. And EMC Documentum Content Management solutions provide legal matter management and sophisticated records management for unstructured content e-records.

Underpinning the eDiscovery application solution are EMC Centera content-addressed storage systems and EMC CLARiiON networked storage systems (with ATA drives) that provide the scalable foundation you need for an advanced data storage and content archiving solution. An EMC eDiscovery solution enables you to protect your organization with a secure content archive—with full audit and reporting capabilities for all your e-records.

EMC's eDiscovery solutions eliminate the costly, inefficient practice of relying on backup tape for e-records archiving. With EMC networked storage, you can respond rapidly to requests from government agencies, internal audit, and legal discovery teams. And you can easily set and enforce policies for disposing of e-records at the end of required retention periods, and extend retention periods, alter policies, and accommodate additional content repositories as required.

EMC Business Continuity Solutions

EMC offers insurance companies a wide range of business continuity offerings—from simple, low-cost backup-to-disk solutions to state-of-the-art local and remote replication capabilities. Whether your goal is to protect your core business from disaster, achieve regulatory compliance, or ensure high availability, we have the solution for you. EMC helps you match protection levels to the business value of your data, throughout its lifecycle, within your real-world budgetary, process, and technology constraint, so you can give each class of business information the level of protection it merits.

By combining disk-based backup and online archiving, EMC helps you to significantly increase efficiencies—while saving time and money as you move from labor-intensive, unreliable tape to efficient, high-availability disk—while preserving and better utilizing your existing tape-based investments. EMC backup-to-disk solutions improve, rather than replace, your existing infrastructure.

EMC offers a broad array of disk-based backup deployments, so you can meet and exceed a wide range of service-level requirements:

- **SAN:** EMC CLARiiON with ATA drives or EMC Symmetrix with low-cost Fibre Channel drives—for backup of consolidated storage infrastructures with SAN-connected backup servers.
- **LAN:** EMC NS Series with ATA drives for distributed infrastructures with LAN-connected backup servers.
- **Disk Library:** EMC Disk Library backup/restore appliance for consolidated backup. Emulates tape—no need for costly changes to your infrastructure or processes. Plus, a simple, integrated process for managing offsite tape requirements.

All our disk-based products work seamlessly with EMC NetWorker® and other backup software products:

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- **The EMC TimeFinder®** family—the most powerful suite of local storage replication solutions available—leverages high-end Symmetrix storage architecture to offer unmatched deployment flexibility and massive scalability, so you can meet mixed service-level requirements with minimal operational impact. The most widely deployed set of high-end local replication solutions, the TimeFinder family is installed in tens of thousands of demanding environments worldwide. The TimeFinder family provides cross-volume and storage system consistency, tight integration with industry-leading applications, and automated management for simplified usage.
 - **The EMC NetWorker** family provides the industry's fastest and most flexible backup and recovery solutions. Powerful snapshot management, advanced backup-to-disk functionality, and dynamic drive sharing are just a few of the advanced options that help you meet your organization's backup and recovery challenges.
 - **EMC Retrospect®** software is designed for use in small and midsize business offices, distributed enterprises, homes, and home offices. Retrospect protects millions of computers worldwide—and has received widespread industry acclaim for its ease of use, fast and secure backups, backup-to-disk support, and smart restore capabilities.
 - **The EMC SRDF®** family, including SRDF/Star for advanced multi-site business continuity protection, is the most powerful suite of remote storage replication solutions available for disaster recovery and business continuity. It leverages high-end Symmetrix storage architecture to offer unmatched deployment flexibility and massive scalability—so you can meet mixed service-level requirements with minimal operational impact. The most widely deployed set of high-end remote replication solutions, the SRDF family is installed in tens of thousands of demanding environments worldwide. Like TimeFinder, the SRDF family provides cross-volume and storage system consistency, tight integration with industry-leading applications, and automated management for simplified usage.

And for the planning, implementation, support, and management assistance you need to develop and implement your business continuity strategy, EMC's business continuity consulting, services experts, and education offerings can help. Our professionals will strategically assess your needs as they align with your business objectives—from simple backup and restore to advanced, multi-site replication. Then we'll help you plan, design, implement, and provide training for solutions that protect your information and most effectively leverage its value.

Enhancing Operational Efficiency

To stay competitive in today's global insurance industry, it is imperative to operate in the most efficient operational manner possible. Many insurance companies are faced with the following challenges:

- Monolithic legacy systems maintenance and integration
- Customer, policy, and financial source data collection and consolidation—"gold copy"
- Implementation of middleware and Service-Oriented and Software-as-a-Service (SOA/SAAS) technologies
- Compliance and governance
- Information retention and retrieval
- Regulatory and financial reporting

EMC enables insurance companies to meet these challenges by providing solutions that:

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- Offer business process management implementation
 - Increase staff productivity through superior information management tools
 - Deliver data center consolidation
 - Deliver server consolidation
 - Plan and implement information infrastructures
 - Facilitate critical data integration

EMC accomplishes this efficiency with the industry's broadest, most advanced line of tiered storage platforms, software, and services. EMC platforms such as CLARiiON, Symmetrix, NS Series, EMC Centera, and Connectrix® provide centrally managed performance, unmatched scalability, and the functionality and connectivity to manage, share, and protect more information than ever before. With EMC networked storage solutions at the foundation of your information lifecycle management strategy, you'll get the most value from your information at the lowest TCO—at every point in its lifecycle.

EMC software enables the management of more information, using automated policy management where appropriate—easier and at less cost. With EMC storage and content management software you simplify and automate your most critical challenges—from consolidation and compliance to business continuity. EMC software enables management, backup, and restoration of your critical information.

In addition to our industry-leading products, technology, and our award-winning customer service, EMC offers a full range of services, such as assessments, information architecture planning, optimization of your data networks, and operational performance enhancements.

“Because of Centera’s excellent performance, our users can retrieve digital content from the Centera repository in less than a second, and then link this information to claims files stored on Symmetrix. This not only accelerates the claims-management process, but also provides us with a current, complete, and accurate picture of any given claim.”

Gary Givler
Vice President, Headquarters Claims
The Cincinnati Insurance Company

Customer Example: Digital Claims Processing

The Cincinnati Insurance Co.—one of the top 25 largest U.S. property and casualty insurers—needed to reduce the time, effort, and costs associated with the documenting of insurance claims, which was typically 18 to 30 days from notification of a loss until claim data was completely entered into the system. Concurrently, proliferation of data types associated with these claims was exploding (35mm and digital photos, voice depositions, video, claim forms, police reports, official statements, etc.), in addition to the manageability of data retention and availability, were growing concerns to both business and IT management alike.

With EMC's assistance, Cincinnati Insurance implemented a highly efficient, resilient online digital claims processing (DCP) solution to digitize and streamline much of the workflow associated with insurance claim processing: scanning of paper documents, capturing and linking electronic forms and multimedia, and routing of files through a controlled approval process. As a result, each claim can now be processed, efficiently archived, properly retained, and accessed on demand—quickly, accurately, and cost-effectively.

Using a DCP solution, all claims-related documentation—first notice of loss, photos, e-mails, police reports, and legal documents—can be captured, managed, and stored effectively in a single Documentum repository, thereby reducing the complexity of back-end data storage environments. As a result, EMC's ILM capabilities eliminate claims processing inefficiencies while providing seamless, cost-effective information collection, storage, and access.

As part of a vast suite of EMC offerings that work together to help customers achieve maximum benefit, EMC Captiva® document capture products—InputAccel® and eScan—enable Cincinnati Insurance to capture an IP-based submission of scanned documents (images, pictures, x-rays, etc.) while providing a Web-based, thin-client for scanning, importing, and indexing.

An EMC Centera Governance Edition with Replication storage system safeguards both the company's and its customers' associated claims information assets, while providing online access, assured authenticity, and low total cost of ownership.

As a result, Cincinnati Life has been able to derive multiple benefits from their online DCP system, including:

- Reduction of claims entry and seamless integration of data from transactional systems, resulting in a full view of all supporting documentation such as e-mails, images, records, correspondence, etc.
- Improved productivity while taking advantage of secure, long-distance data replication.
- Faster access to information, resulting in accelerated processing of claims.
- Enforcement of specific compliance and retention policies in compliance with government and company policies.
- Elimination of physical paper storage, enabling them to gain advantage of modern electronic records retention capabilities.

Customer Example: Meeting Regulatory Requirements

Pacific Life Insurance Company—an independent financial services provider and market leader for funds-based life insurance for decades—needed to ease the burden of audit compliance associated with SEC 17a-4 Regulated E-Mail archiving regulations.

With EMC Centera, Pacific Life has turned an obligation to comply with industry and government regulations into a business advantage. By using EMC Centera instead of tape for archiving old e-mails and other types of information, the company can now confidently and easily satisfy regulations such as SEC 17a-4, Sarbanes-Oxley, and NASD 3010. Moreover, it has drastically reduced equipment and media costs and essentially eliminated the time and costs associated with restoring archived documents.

In addition, EMC Centera is an essential element in Pacific Life's ILM strategy. By archiving e-mails that were formerly stored on higher-end EMC storage, Pacific Life has been able to closely align application requirements with diverse storage tiers and lower costs. Now that Pacific Life has moved production data from more expensive storage to EMC Centera, the solution has also facilitated a backup, recovery, and archiving strategy that has dramatically reduced the amount of data that needs to be stored on production systems and then backed up. Because of EMC Centera and ILM, Pacific Life has more time and money to focus on its strategic priorities of continually improving customer satisfaction and operational efficiency.

"We know the authenticity of what we've stored [on Centera] is guaranteed, and it cannot be deleted until its retention period has passed."

Sharon Pacheco
Chief Compliance Officer
Pacific Life Insurance Company

"It's like night and day, comparing what we have now to our former system. At any time we can search the archive and find in seconds what took weeks to get to before."

Tom LaVoie
Windows Operations Manager
Pacific Life Insurance Company

Customer Example: Faster Document Retrieval Improves Customer Service

As a nonprofit entity that is the most experienced provider of healthcare coverage in the state and is a member of the Blue Cross and Blue Shield Association, The Hawaii Medical Service Association (HMSA) had an immediate need for a departmental electronic document management solution in the enrollment and claims areas to handle the storage of scanned images.

Today, as a result of their EMC Documentum solution, HMSA has dramatically reduced the time it takes to locate claims and enrollment documents and substantially improved customer service. Instead of lengthy document retrievals in response to a customer call, service agents can find relevant documents in less than two minutes. The incidence of misplaced documents has decreased as well, and the organization plans to add workflow to its enrollment solution, creating a streamlined process that integrates with its legacy enrollment system. HMSA is also replacing its OCR technology with stronger OCR/ICR (intelligent character recognition) capability. Another future project entails a report management application that leverages the tight integration between EMC Documentum and Acartus—a provider of enterprise report management solutions.

“We first deployed [EMC] Documentum solutions in our enrollment and claims areas and realized the immediate benefits of faster document access and retrieval time. We plan to use Documentum as our enterprise document management standard.”

Linda Bilek
Senior Project Manager,
Information Systems
Hawaii Medical Service Association

Take the Next Step

EMC insurance service solutions offer best-practice methodologies to meet the critical challenges of your business. For more information on EMC insurance solutions and additional products, please visit <http://www.EMC.com/solutions/financial/insurance.jsp>.

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