



The Computerworld Honors Program

Honoring those who use Information Technology to benefit society

Final Copy of Case Study

Status:

Laureate

Year:

2013

Organization Name:

The Hartford

Organization URL:

<http://www.thehartford.com/>

Project Name:

Paperless e-Commerce Initiative

Please select the category in which you are submitting your entry:

Sustainability

Please provide an overview of the nominated project. Describe the problem it was intended to solve, the technology or approach used, how it was innovative and any technical or other challenges that had to be overcome for successful implementation and adoption. (In 300 words or less.)

The objective of the "Paperless e-Commerce Initiative" is to suppress paper and provide electronic access to documents. Implementation of the "Paperless e-Commerce Initiative" project enables customer to view and download documents online (in the form of PDF file) instantly once generated. It also provides special access to view historical documents (last 24 months document). This initiative went one step ahead in providing all the above facilities through mobile as well. In addition the "Paperless e-Commerce Initiative" provides the following Privileges: 1. Customer Service Representatives can send the quote details to customer by email, get customer's consent over phone/e-mail and issue an insurance policy quickly; 2. Policy package containing the booklets, IDs, Stuffers,

Forms etc. are available online and as well sent to Policy holder by auto-generated email; 3. Enable presentment of electronic policies and billing invoices for customer view via the self-service website; 4. Provide key policy or billing data elements summary in email ("Consumable" format).

When was this project implemented or last updated? (Please specify month and year.) Has it incorporated new technologies and/or other innovations since its initial deployment? (In 300 words or less.)

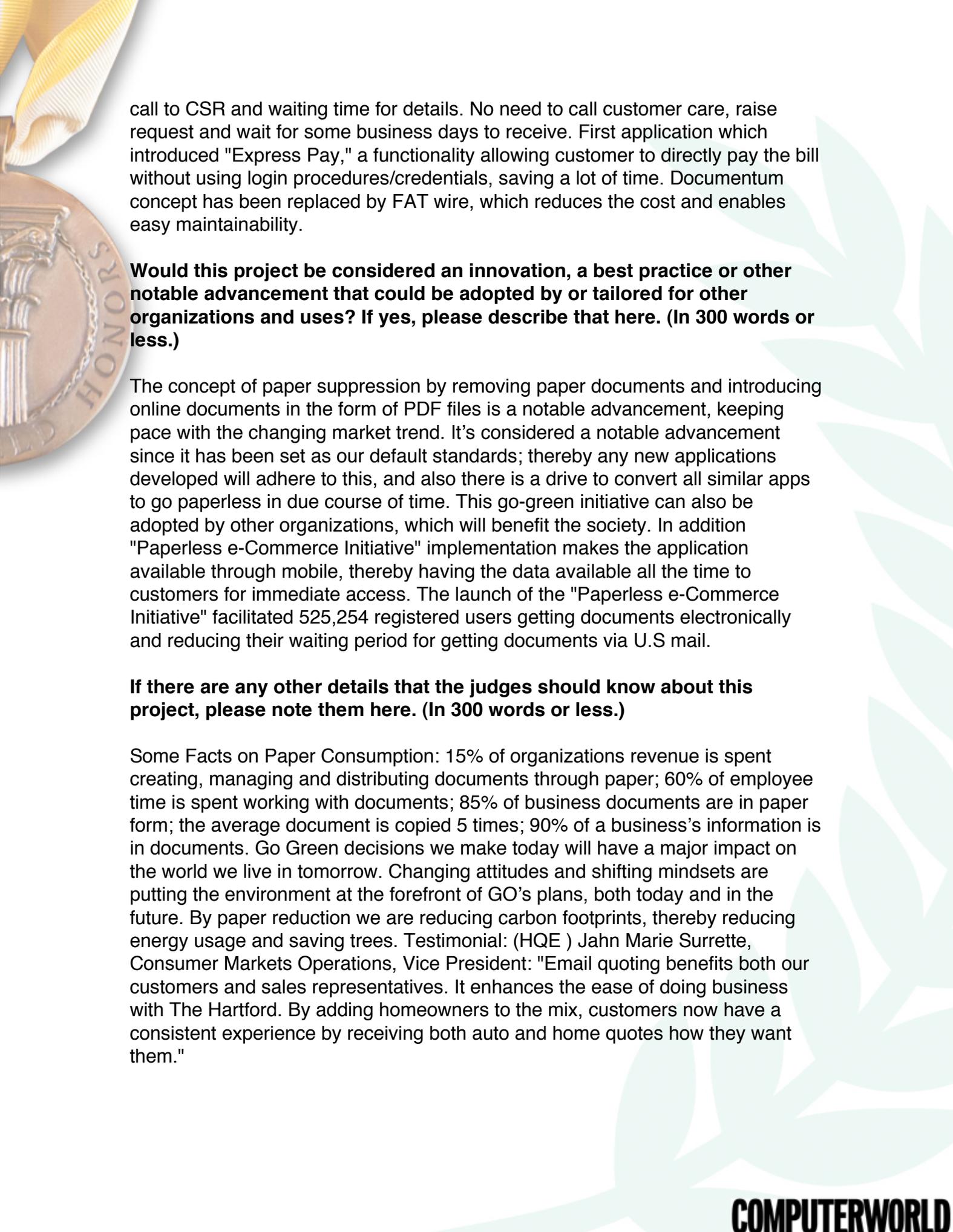
The "Paperless e-Commerce Initiative" program, which consisted of 3 projects, was implemented Q4 2012 and Q1 2013. It included foundational components that can be reused for other segments, and business capabilities were launched for Consumer LOB.

Is implementation of the project complete? If no, please describe the project's phases and which phase the project is now in. (In 300 words or less.)

The "Paperless e-Commerce Initiative" will fully be implemented by Q1 2013.

Please provide at least one example of how the technology project has benefited a specific individual or organization. Feel free to include personal quotes from individuals who have directly benefited from the work. (In 300 words or less.)

A "Go Green" initiative, which begins with a paperless journey. With this go-green initiative, IT Technology is used to a greater extent to conserve energy and lower carbon emission. \$9.14M is the estimated savings for next five years (\$0.69M 2013, \$1.76M 2014, \$1.96M 2015, \$2.28M 2016 and \$2.45M 2017). In November, around 12,240 home quotes were emailed. The total volume of quotes is expected to be around 25,000 home quotes. Today, roughly 1,800 customers are benefitted through the Consumer eService Portal daily. All the mentioned functionalities are available through mobile, which makes the customer more comfortable and provides easy access to information. The launch of the "Paperless e-Commerce Initiative" facilitated 525,254 registered users getting documents electronically. With transportation of documents, the chances of data loss, data being damaged is too high; the e-Commerce implementation stopped the same. IT initiative opened up the last 2 years documents (both policy and billing) to be readily available to customers in just one click and ensures three "S" – Safety, Secure and Sortable. This is an example of enterprise digital utilities and future re-use of technologies and better optimization of the digital channel. Takes an edge in "Build once & reuse for many strategy"; the same technology (Paperless) once built can be reused for all the documents. Details readily available to people online, which in turn satisfies the customer in avoiding

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call to CSR and waiting time for details. No need to call customer care, raise request and wait for some business days to receive. First application which introduced "Express Pay," a functionality allowing customer to directly pay the bill without using login procedures/credentials, saving a lot of time. Documentum concept has been replaced by FAT wire, which reduces the cost and enables easy maintainability.

Would this project be considered an innovation, a best practice or other notable advancement that could be adopted by or tailored for other organizations and uses? If yes, please describe that here. (In 300 words or less.)

The concept of paper suppression by removing paper documents and introducing online documents in the form of PDF files is a notable advancement, keeping pace with the changing market trend. It's considered a notable advancement since it has been set as our default standards; thereby any new applications developed will adhere to this, and also there is a drive to convert all similar apps to go paperless in due course of time. This go-green initiative can also be adopted by other organizations, which will benefit the society. In addition "Paperless e-Commerce Initiative" implementation makes the application available through mobile, thereby having the data available all the time to customers for immediate access. The launch of the "Paperless e-Commerce Initiative" facilitated 525,254 registered users getting documents electronically and reducing their waiting period for getting documents via U.S mail.

If there are any other details that the judges should know about this project, please note them here. (In 300 words or less.)

Some Facts on Paper Consumption: 15% of organizations revenue is spent creating, managing and distributing documents through paper; 60% of employee time is spent working with documents; 85% of business documents are in paper form; the average document is copied 5 times; 90% of a business's information is in documents. Go Green decisions we make today will have a major impact on the world we live in tomorrow. Changing attitudes and shifting mindsets are putting the environment at the forefront of GO's plans, both today and in the future. By paper reduction we are reducing carbon footprints, thereby reducing energy usage and saving trees. Testimonial: (HQE) Jahn Marie Surrette, Consumer Markets Operations, Vice President: "Email quoting benefits both our customers and sales representatives. It enhances the ease of doing business with The Hartford. By adding homeowners to the mix, customers now have a consistent experience by receiving both auto and home quotes how they want them."