



WORLD-CLASS FIELD SUPPORT FOR YOUR SALES FORCE WITH SAP® FOR INSURANCE

In an increasingly competitive market, insurers must respond efficiently to a more demanding customer base and build customer engagements that are long term and profitable. Efficient delivery of products and services can both strengthen customer relationships and reduce operational costs. Powerful, industry-specific functions in the SAP® for Insurance solutions support a broad range of customer interactions, as well as multichannel delivery of products and services. Key functions include sales-cycle support, mobile platforms for agents, and world-class capabilities for customer life-cycle management.

An insurance company's agent sales force has traditionally been its most effective distribution channel. As the first line of contact with a customer, an insurance agent still occupies the central role in providing information, identifying customer needs, and designing appropriate coverage.

As insurance needs and products become more diverse and complex, agents face many new challenges. Extra administrative work, inefficient processes, and poor recordkeeping frequently prevent sales agents from focusing on customer acquisition and support. At the same time, soaring sales costs, a rise in policy cancellations, and a steady decrease in policies sold to existing customers have increased the importance of sales effectiveness. To meet this challenge, many insurers are helping agents handle potential business transactions quickly and decisively at the point of sale.

The SAP® for Insurance set of solutions offers a broad range of capabilities for assisting agents with customer needs in the field. Best-in-class, highly mobilized functions for customer management, activity management, claims management, and customer analytics can significantly improve agent success in engaging and keeping customers.

Effective Field Service Support

Above all, a modern field service system must effectively support agents throughout the consulting and sales process. To do so, the system must:

- Provide information about customers and policies anywhere and at any time. This can only be achieved through efficient communication and data exchange that gives the home office a central data view and provides agents with the specific data they need.
- Deliver data that is easy to use within an increasingly complex sales landscape. This might include, for example, Web-based data services.
- Help agents focus on core sales functions – with features that support customer activity management, an extensive customer contact history, and both centralized and decentralized sales campaigns.

An efficient field service system that supports business processes from start to finish at the point of sale can make agents significantly more effective. Agents can use the time they save on administrative tasks to improve customer care and add value to customer relationships.

With broad experience in the sales needs of agents and their companies, SAP has developed a state-of-the-art field service system for the insurance industry. For both prospective and existing customers, SAP for Insurance offers comprehensive capabilities for acquisition and support.

Customer management software maps customer master data to preference data and various customer-specific marketing details. The solution separates data for private and corporate customers, makes it easy to create partner relationships, and simplifies management of customer appointments and other activities.

Activity management functions help agents systematically create, display, and process various customer tasks and appointments. Agents can easily use these functions with non-SAP calendar and e-mail applications, such as Microsoft Outlook. Each displayed activity contains a description, status, priority, and goal. Agents can add their own notes, record individual activity results, and set further appointments and tasks.

To provide effective customer care, an agent must be able to supply comprehensive information at any time on the current status of a policy or application. With SAP for Insurance, agents can call up policy data screens online that are detailed and easy to use.

Claims management software includes electronically integrated functions for first notice of loss that let an agent record claims as they come in and forward this information to the insurance firm. With this capability agents can also show policyholders detailed displays of payment data at any time.

Comprehensive report and print functions, such as standard snapshots of customers and their policies, provide further support. In addition, agents can perform detailed analyses of individual customers or customer groups for sales promotions or direct-sales campaigns. They can continuously redefine the customers they want to evaluate using a variety of parameters and display results in a sales hit list. Campaign management software makes it easy for agents to participate in centrally directed campaigns.

Improved Mobility – Anytime, Anywhere

The core of an effective field service system lies in efficient interaction between the agent's local database and the company's central database. SAP for Insurance helps agents tap information from your central database, for a comprehensive customer overview that is available whenever and wherever they need it, and process business transactions promptly from the field.

Stronger Relationships Drive Customer Loyalty

Enhanced workflow capabilities, effective data integration, and easy access to customer analytics have become essential sales tools in today's highly competitive insurance market. Keeping customers satisfied through highly personalized service and efficient claims processing has become key to ongoing sales success. With the proper support, agents can show they are truly responsive to customer needs and build the strong relationships that drive ongoing customer loyalty.

With SAP for Insurance, your agents can build a thorough profile of each customer and manage every stage in the relationship – from initial contact to the policy sale, fulfillment, service, claims, and follow-up transactions. As customer needs evolve, your agents will also have the tools they need to take advantage of cross-selling opportunities.

Start Putting Customers First Today

SAP for Insurance provides an integrated, robust environment for incorporating new technologies, controlling core processes, and extending operations to the Internet. Functions for managing financial assets, claims, premium billing, and collections and disbursements can help you build stronger customer relationships, enhance your business processes, improve enterprise management, institute effective business strategies, and enhance operational efficiency.

By integrating your field service system with your central operations, SAP for Insurance gives agents all the data they need for effective customer acquisition and support. No other solution does more to help insurers implement best practices for customer service and build an effective field service that is fully in synch with their overall business objectives.

For more information on the many ways that SAP for Insurance can make your field service system more effective, contact your SAP representative or visit us online at www.sap.com/insurance.

www.sap.com/contactsap

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