



## Common Remitter

Making it easier to offer electronic processing of the Group List Bills

Conseco, through its IT division, has successfully leveraged the services of its wholly owned subsidiary - Codelinks Data Services - to manage costs and ensure high quality deliverables.

### Challenge

Current online list billing system (OLBS) functionality is limited and cumbersome to navigate. The limitations cause excessive data entry and external tracking of error requirements in order to do maintenance for a bill.

Identifying gaps, inefficiencies of the existing list bill systems (OLBS & OSBH) across Health & Life (Annuity as needed) and reviewing additional recommended requirements provided by the users facilitated the enhancement of 80% of the existing application.

### Solution

- The first step was to collect group and policy data from different policy admin systems and to organize that data into one master group billing format so policy information can be presented to the users at the time of premium payment.
- The second step involved the design of the application for easy data retrieval. The users were required to have the ability to search for a group and then apply the appropriate premiums from an active group record. The premiums were to be applied either electronically with a data feed/data source (Tape, File etc), or manually at the group level.
- The third step was to generate, print, mail and save the customer bills for future reference and retrieval.
- The fourth step involved the generation of payment files in flat file format for each policy admin system. All the payments were to be applied against policies for every group on a daily basis. These are later used by the policy admin systems to update their data.
- The fifth step is to provide the ability to users for generating reports to view group information, payment submissions, action lists and cycle balancing.

### Benefits

- More flexibility in payments process using the available data
- Processing list bills is now faster and more accurate
- Research on policy information is easy when trying to apply premiums
- Automated generation of bills for mailing to customers based on payment modes
- Enables changes to Master data as well as the setup of any new data for groups so that erroneous data can be fixed before applying bills or premium payments
- When applying premiums using the e-Media option, mapping and parsing of the data will be done with more intelligence
- Ability to identify and post "Paid as Billed" items paid automatically or one access screen to enter multiple group numbers and assign batch numbers and dates
- Option to apply premiums manually where user can make decisions on what action needs to be taken against each policy
- Excellent internal customer satisfaction
- Cost reduction

*"Overall the Conseco India staff has excelled with regards to the Common Remitter project. We are very pleased with the product delivered and the process we are making with future enhancements. Each member of the Common Remitter team should be commended!"*

-Brian Gray  
Conseco, Carmel, USA

### Conseco India Profile

- A wholly owned subsidiary of Conseco
- SEI-CMM level 5 & ISO-9001:2000 company
- State of art IT, Communications, Training and Infrastructure facilities
- Qualified resources with PhD's, Masters in Engineering, Masters in Computer Applications, MBA 's, Bachelors in Engineering, etc.
- Resource pool with insurance domain expertise
- PMI, CSQA and SOA certified resources
- Expertise and experience in legacy, core and new platforms, technologies and tools
- Proven track record
- Excellent internal customer retention history

### Services Offering

- Software design, development and maintenance
- Software Re-Engineering
- Production Support
- Database Administration
- Software Migration and Conversion
- Analysis and Support for Insurance Products