Guardian Life Insurance provides customers with more flexible billing

Client name: Guardian Life Insurance Company

Location: New York

Industry: Insurance

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Challenge
- Enable new business growth by providing more effective billing options for customers
- Improve the effectiveness and flexibility of customers' collection processes
- Expand customer set and offerings from multiple lines of business

Solution
- DXC Enterprise Billing for enterprise-wide business units
- SaaS-based streamlined billing and collection for worksite customers
- Direct billing for consumers and consolidated invoices for all products

Results
- Maximum flexibility for billing and payment options for Guardian worksite customers
- The ability to work with customers of all sizes with efficient payroll deduction billing and collection
- Faster time to market for a broader set of insurance offerings and flexible payroll file formats through the worksite program
- Consolidated billing and self-service capabilities for Guardian customers, reducing paperwork and improving customer satisfaction

In the wake of U.S. healthcare reform and the potential market erosion that comes with it, Guardian Life Insurance Company, a New York-based insurer with offerings ranging from life and disability income to workplace benefits, was looking for ways to strengthen its market position. Toward that end, the company embarked on a strategy to sell more product types (individual and group) through its growing worksite platform, which provides workplace benefits for businesses, such as dental, vision and 401(k) plans. Standing in the way of that growth, however, were the administrative difficulties faced by many of its business customers, such as the timely collection of premiums from their employees.

In response, the New York-based insurer — one of the oldest and largest in the United States — sought a technology solution that could handle both billing and collection administration functions while also providing worksite customers with a consolidated bill. To address concerns related to market erosion, the insurer also placed a priority on finding a solution with more flexibility to work with customers of all sizes, by offering a wider variety of insurance products in multiple lines of business.

To tackle these issues, Guardian deployed DXC Enterprise Billing Software as a Service (SaaS), which is based on DXC's Exceed® software. Deployed by a number of leading insurers in North America, Enterprise Billing provides end-to-end business process capabilities, application management and hosting services. Other essential features include forecasting and cash management through invoice reconciliation, payment receipt, accounts receivable management, and reporting and analytics.

John Furlong, Guardian's vice president and chief information officer for group insurance, says Enterprise Billing reduces its customers' administrative burdens. "We are using the [DXC] product to drastically decrease the complexity for employers, giving them the ability to focus on their business while we focus on ours," he says.

The Enterprise Billing solution lets Guardian bring the full power of its products to the worksite marketplace. Keys to the success of the deployment were improved flexibility and consolidation of billing and payment functions. The solution enables Guardian's customers to reconcile their bills themselves. And Guardian can now continue relationships with a group insured even after the insured leaves the employer organization.

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John Furlong
Vice president and chief information officer for group insurance, Guardian Life Insurance Company

Learn more at www.dxc.technology/ insurance.

"Ultimately, customers give us the marker of our success by awarding us new business. With [DXC] and enterprise billing and collection services, we're able to win business that we could never have won before," Furlong says.

The enterprise billing and collection system is one of the insurer's most important initiatives because it allows Guardian to bring products from all of its divisions to the workplace for the first time. "We're using SaaS to allow us to have quick delivery of new capabilities in an economical model that scales with the business," Furlong says. "It has allowed us to transform not just the business, but IT itself."

Agile framework

Guardian has completed a number of successful projects over the years of working with DXC, which has provided a variety of technology services such as software and maintenance, hosting and support for both business and technical implementation work. "We chose to work with [DXC] on this initiative because we knew they had the right technology, the right software solution — but equally important, we knew that they would deliver on time, on budget, as they always have for us," Furlong says. With this initiative, he adds, "For the first time, [DXC] is more than a technology partner. It is a business partner."

As the project began, DXC guided the discovery process by bringing all lines of business together to discuss goals and create an agile framework for enabling a successful business transformation. "By working with us in an agile way, [DXC] was able to modify the approach as we went forward," Furlong says. "This allowed us to deliver maximum flexibility on requirements and maximum value on complex designs for our customers."

Furlong says the SaaS approach allows Guardian to more quickly deliver new capabilities in an economical model that scales with the business. "[DXC] has been the catalyst behind that transformation," he says. "With these new capabilities, we truly have an innovative product in the marketplace."

About DXC Technology

As the world's leading independent, end-to-end IT services company, DXC Technology (NYSE: DXC) leads digital transformations for clients by modernizing and integrating their mainstream IT, and by deploying digital solutions at scale to produce better business outcomes. The company's technology independence, global talent, and extensive partner network enable 6,000 private and public-sector clients in 70 countries to thrive on change. DXC is a recognized leader in corporate responsibility. For more information, visit **www.dxc.technology** and explore **thrive.dxc.technology**, DXC's digital destination for changemakers and innovators.