

# The Union Central Life Insurance Company

## Providing Customized Financial Solutions— Person by Person

Founded in 1867 in Cincinnati, Ohio, Union Central is among the 15 largest mutual life insurance companies in the nation, with a product line that offers individual life and disability insurance, annuities, investment products, group insurance and group retirement plans such as 401(k). With a goal to provide more competitive and meaningful statements to their subscribers, Union Central decided to expand the information offered on its current 401(k) statements to make them more personal. The company wanted the new customized statements to include pie charts and graphs that were clear and easy to read, even for 15 or more pie slices, and it needed a product that would work with Xerox Metacode.

### LOOKING FOR A PERFECT FIT

Union Central established a team to review requirements and began its search for new document composition software at the Xplor trade show in November 1999. But Union Central quickly realized that finding software that could handle readable pie charts on its new statements, supported the Xerox Metacode environment, and was flexible to use, was not going to be an easy task.

"We invited potential contenders in for demonstrations, held conference calls with them, and then began to narrow the list to only the vendors who could meet most of our requirements," said Laura Mellman, application manager for Union Central. "When we were down to two or three, we were contacted by a sales manager from

Exstream Software. He had done his homework regarding our requirements and told us we really should take a look at Exstream's product, Dialogue. He was right."

### A COMPLETE SOLUTION IN ONE PACKAGE

Union Central found Exstream's Dialogue software to be just what they were looking for. It was the only software the company had seen so far that was capable of handling all of its requirements, including the output of detailed pie charts in Xerox Metacode. According to Mellman, "While two other vendors were able to handle Metacode and pie charts, we found they did it in somewhat awkward ways. One company had a font for each pie slice, so you had to have a font for each percentage point. It was very cumbersome. We were really excited to see how much easier Dialogue made the process."

Dialogue's variety of cross-hatching options would allow Union Central to create clear, visually appealing pie charts on their statements. Plus, it would be able to produce variable output in highlight color using Metacode, allowing it



Union Central uses Dialogue to create personalized investment statements that feature detailed pie charts, portfolio analysis, and transaction summaries.



to capitalize on its Xerox print environment investment. And, finally, Dialogue could handle any Windows font with no additional effort or cost.

"We run about 68,000 statements per quarter, producing one to two copies of each, for approximately 6,000 groups," said Mellman. "The 401(k) statement application is very complicated, and we found Dialogue to have the flexibility we needed. We are now producing complex statements that include dynamically created variable graphs and charts quickly and almost effortlessly."

The flexible manner in which Dialogue handles fonts is also making it easier for Union Central to create a new double-sided billing statement, which combines both portrait and landscape pages. "We are thrilled with the efficient manner in which Dialogue handles fonts," said Mellman. "Before Dialogue, we endured a lot of frustration and expense creating documents. With our former product, it would have been close to impossible to create the complex billing statement we are able to now do with Dialogue."

Dialogue allowed Union Central to tackle the complex billing statement requirements in less time. "Because Dialogue is so straightforward and simple to use, it speeds the process of getting products to market," Mellman stated.

#### A STEP FURTHER

Union Central was so impressed with Dialogue's capabilities that it went on the lookout for other projects that would benefit from the software. When the Group Insurance Department needed

to create their next product, Union Central found another application for Dialogue. The statements that the department needed were fairly complex and often included multiple policyholders with multiple kinds of insurance, such as life, long-term disability, short-term disability and accidental death and dismemberment. "We saw that creating this statement in Dialogue would be a lot faster than trying to write it in Cobol," said Mellman. "We are now in the user-acceptance testing phase of that project and couldn't be happier with Dialogue's performance."

#### MOVING FORWARD

Union Central intends to use Dialogue for more applications going forward. "In the future, we plan to convert all of our policies and statements over to Dialogue because it would take major upgrades of our current systems to achieve results that come close to what we are able to do now," says Mellman. "Dialogue is dramatically faster than our other methods of creating documents—and so much easier to use—resulting in faster delivery dates, reduced labor costs, and more attractive documents."

With Exstream's Dialogue software, Union Central is confident it will be able to continue meeting its ongoing mission of offering high quality, customized financial solutions to subscribers—person by person.



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