



Guardian Group

## ABOUT THE CLIENT

Guardian Group is an integrated financial services organization with a focus on life, health, property and casualty insurance, pensions, and asset management. The company serves markets in 21 countries and has earned a strong reputation as one of the leading insurance organizations in the Caribbean.

## CLIENT CHALLENGE

Guardian Group sought to improve operational efficiencies among back-office functions, deliver consistent reporting of key business metrics, and strengthen their overall customer experience.

Prior to engaging Sutherland, Guardian Group predominantly used people power to complete the daily tasks of their front and back-office functions in new business, premium application, policy administration claims, and accounting. At the time, Guardian Group's cost per application, policy, and claim were each higher than industry norms. A main objective of the overall Sutherland program was to transform these processes and to significantly reduce operating costs. To achieve this, Guardian Group needed to consolidate, standardize, and automate manual data entry and processing activities. Doing so would reduce labor costs and errors, eliminate rework, improve cash flow, shorten turnaround times, and enhance their overall customer experience.

Guardian Group also wanted to improve their methods for data capture, consolidation, and reporting on critical business metrics. The client used multiple reporting platforms and many, disparate data sources. The two main objectives of this area of the new program were to:

1. Consolidate, scrub, and synchronize data to produce reporting trend analysis in the dashboard format needed to run each business function.
2. Institute analytics best practices while leveraging proactive and predictive algorithms to identify new business opportunities and to provide management decision support.



Consulting and automation  
reduced manual efforts by ~25%



## THE SUTHERLAND TRANSFORMATION

Sutherland started its engagement with Guardian by conducting a comprehensive, company-wide scan of all major business functions across each line of business. The consultants gathered detailed operational data and held discussions with subject matter experts, stakeholders, and executives to understand the current state processes, to identify gaps and needs, and to collaborate on future solution designs. The Sutherland team identified numerous process transformation opportunities, and delivered justifying business cases to support fully informed client decision-making and prioritization.

An additional engagement guideline was to minimize impact to Guardian's existing, core legacy systems. Much of the enabling technology was centered on going digital and leveraging cloud-based infrastructure. The five primary technology components were:

1. Digitization at source and smart forms: Conversion of all paper-based/hand-written forms and images to digital (software-readable) data which enabled further downstream processing and use by multiple the technology components.
2. Smart workflow and document management: Automated routing of transactions and documents, while assigning and orchestrating work per business rules and workload.
3. Robotic process automation (RPA): Software routines that access, calculate, copy, paste, or use embedded business rules to interpret, use, and enter data into the core enterprise application.
4. Customer relationship management (CRM): Data consolidation and architecture used in combination with a packaged application to present and use all relevant customer interaction history, policy, and claims information in a unified desktop for use by Guardian front-office personnel.
5. Analytics: Data consolidation and architecture, used in combination with Sutherland's proprietary, cloud-based analytics platform, not only to deliver rich reporting and dashboard trend analysis, but also to support ongoing analytical services, including diagnostics to identify new market opportunities and product strategies, and to provide related business decision support.

## PARTNERSHIP RESULTS

Estimated results of the Sutherland solutions when fully implemented include:

**~25%**

**reduction in manual efforts  
and associated labor costs  
for some activities**

**20%**

**reduction in claims-related  
processing turnaround time**

**100%**

**of necessary forms easily  
accessible online**

As the result of this engagement, Guardian Group has started seeing improved cash flow, increased transaction accuracy, timeliness of policy-holder interactions and an enhanced customer experience. As such, Guardian is also seeing contributing to policy persistence and increased likelihood of cross-sell and premium per household.

As a process transformation company, Sutherland rethinks and rebuilds processes for the digital age by combining the speed and insight of design thinking with the scale and accuracy of data analytics. We have been helping customers across industries from financial services to healthcare, achieve greater agility through transformed and automated customer experiences for over 30 years. Headquartered in Rochester, N.Y., Sutherland employs thousands of professionals spanning 19 countries around the world.