

WWK INSURANCE: FROM THE TAILOR-MADE SOLUTION TO THE MACROS REPLY STANDARD

WWK Insurance worked with electronic files and on digitisation in the life and property/casualty business from an early stage. The IT basis for this was software developed in-house. Technical developments in the operating systems confronted the Munich-based insurance company with a choice between re-development or a standardised solution. The switch-over from the in-house solution to a standardised one led to a collaboration with the workflow and sector specialists Macros Reply. The change placed high demands on both partners, however today it opens up many additional possibilities for improvements in efficiency within the insurance company.



***“Claims processing is significantly faster and more efficient.
Customers benefit from good email integration and the opportunity
to receive information on the status of a process.”***

Alexander Lauerer, Group Manager for the insurance technology department, WWK Insurance

THE CLIENT

WWK is an independent and modern financial service provider with strong growth and substance. For decades, WWK has been among the market leaders in the area of unit-linked life insurance. WWK is also a strong performer in the area of private personal and property insurance. WWK is successfully positioned with its own WWK Investment S.A. and WWK Pensionfonds AG.

THE PROJECT

“Software installations for customers switching from individual developments to standardised solutions are always particularly challenging projects for a software provider. This was also the case with WWK”, explains Sarah Bargsten, project manager at the software provider Macros Reply. “The background: The specialist departments know their own solution. When comparing it with standardised solutions, it is rarely a case of right or wrong but usually more a case of familiar and unfamiliar, a historically grown process and a new process. On the other hand, the company wants to benefit from the advantages of a standardised solution: future-proofing, best practices and state-of-the-art technology and provider’s sector know-how.” In addition to the clear management decision for the standardised solution, key success factors in the WWK

switch-over to standardised software were the early and in-depth involvement of IT and specialist departments in the project and a large degree of flexibility on the part of the software provider in the implementation of functions and processes. The configurable, standardised software won further plus points with its additional functions which benefited the work of the specialist departments. But one thing at a time.

TECHNOLOGICAL CHANGES DRIVE THE SWITCH-OVER

On the basis of an in-house developed solution in the life and property/casualty divisions, WWK has for a long time been benefiting from efficiency improvements through the early digitisation of incoming mail and software-supported work with electronic files. Then the manufacturer cancelled support for the application and thus the company faced a decision between re-development or a standardised solution.

The Munich-based company made an in-depth analysis of this choice. IT consultants with experience in the sector, such as Zöller & Partner, were called in, reference installations at other

insurance companies were visited and the in-house IT department was also tasked to work on a design for an in-house development. The strategic direction fell to the standardised software. In addition to advantages in terms of future-proofing and regular updates with function expansions, the standardised software also offered the opportunity to switch over to a stronger process-orientated approach from a thus far document-centred one.

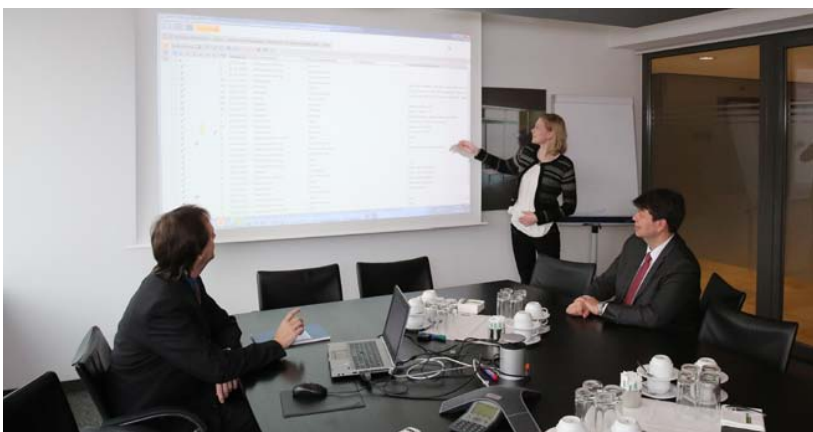
Based on the evaluation and in-depth preliminary talks, the decision was made to go with the solution from Macros Reply. To comply with the wishes of the specialist department in terms of user interface and special processes, the comprehensive configuration and expansion possibilities of the software were used. The life and property/casualty divisions at WWK now work with the standardised solution without any major changes in processes.

MODERN STANDARDISED SOFTWARE IS FLEXIBLE

In a completely different area, too, the modern software showed how flexibly it could adapt to the requirements of the customers. The external sales force's work at WWK was also supported by software developed in-house. This application "AD Personal" was also integrated into the Macros solution. Contracts, certificates of conduct, commission agreements and calculations for the external sales force have since then been running via Macros Reply DNS with great emphasis on data security. This also ensures that the company complies with the tightened statutory regulations according to § 84 HGB in this area.

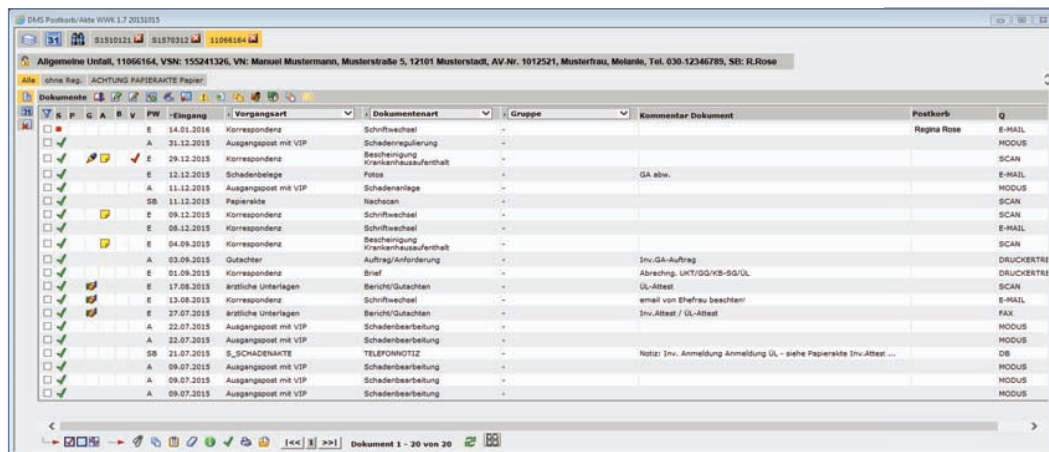
SINCE 2015 ALSO THE CORE COMPETENCY OF CLAIMS

"Up to the end of 2014, in the Claims division, we avoided digitisation and e-files out of respect for the clearly more complex workflow management. But the success and the experience with the solution in the other divisions prompted us to re-think this decision", explains Alexander Lauerer, Group Manager for the department of insurance technology. And his colleague Herbert



The project team in close agreement:
Herbert Schwarzer and Alexander Lauerer (WWK insurance) with Sarah Bargsten (Macros Reply)

Schwarzer, Internal Company advisor at WWK expands on this: “The specialist departments also wanted to offer their customers better service and faster processing. The increasing importance of electronic mail in communication relating to claims adjustment in the existing paper-heavy processes could only be laboriously reproduced - we had to print out some emails and attachments.”



Electronic files

The same software was to be introduced here too, but the challenges could not have been more different. The specialist departments in the life and property/casualty business were used to working with electronic files and therefore had few points of contact with the software-supported processes. However, some of the employees had “battled” with differently designed user interfaces, process changes and the more process-related approach in the standardised solution. In the claims division, in contrast, there were much more complex processes which needed to be transformed from the paper-heavy processing to working with the e-files – and a team that had up till that point been working with paper needed convincing.

SANDBOXES AND OTHER INNOVATIVE CHANGE MANAGEMENT METHODS

“To give the specialist departments more certainty and to show them that we take their concerns seriously, we entered a very comprehensive requirements engineering process (pilot project) and at workshops we received a quality assurance from the Fraunhofer Institut for the definition of requirements and processes”, says Alexander Lauerer, describing the start of the project.

Another innovative idea was the sandbox. In small groups of four people and supported by two experts, the employees received specific tasks and scenarios which they were to complete in a test

installation. The sandbox was therefore a combined change management tool, training centre and software test. “The success proved our decision to be the right one. This meant that we were able to limit the implementation training to half a day. In addition, the employees rated the repeated tests and training on the software with specific processing scenarios significantly higher than the otherwise usual, continuous training over a longer period of time”, Herbert Schwarzer emphasised. The incorporation of the provider Macros Reply in this was always important as they explained the best practices and tools pictured in the software. An example of this: The configurable checklists, which at a glance show the status of the workflow management and transparently document the process flow automatically and in the simplest way.

ALL ARE CONVINCED

The introduction of the Macros Reply solution in the claims processing means that since mid-2015, WWK has now completely switched to a standardised software for DMS and e-files. In the life and property/casualty divisions in which in-house developed software was already being used, the company utilises many functional enhancements – e.g. checklists, the clearly more flexible system of rules for mail distribution and the integration of email communication – and a process- rather than document-centred approach.

“Naturally, the benefit is even greater in the Claims area. Claims processing is significantly faster and more efficient. The customers benefit from good email integration and the opportunity to receive information on the status of a process”, Alexander Lauerer summarises. And the employees notice the advantages of e-files and software in a completely unexpected area: “In contrast to the old mailbox for the paper files, the electronic mailbox isn’t bursting at all seams when you are back from your holidays. The work of the absent employees can be conveniently redistributed more or less in real time as part of the system of rules”, explains Herbert Schwarzer.

The switch-over to the standardised software from Macros Reply has been a complete success. What advice would the two WWK experts Herbert Schwarzer and Alexander Lauerer give to other insurance companies who also face a choice between personalised development and standardised software? Investments in the change management process, early involvement of colleagues from the specialist departments and transparently reasoned decisions over the course of the project promote acceptance and speed up the actual introduction phase. In contrast, politically motivated deviations from the standard – e.g. to gain the agreement of individual users or interest groups in the short term – are definitely to be avoided. Deviations from the standard should only be implemented after careful consideration and for technical reasons, bearing in mind that system updates will therefore become much more complex.



As a specialist for document management systems within the Reply Group, Macros Reply uses innovative software to optimise its customers’ business processes. Company-wide information and document management systems, archive solutions, process monitoring and mailbox / file systems from Macros Reply have won over numerous renowned customers.

For more information visit us at www.macrosreply.com or www.reply.com

Macros Reply GmbH
Hackerbrücke 6
80335 München
Tel. +49 89 411142-400
Fax +49 89 411142-499