

## BALOISE CASE STUDY

# BALOISE: ACTIONS AND E-DOSSIER SYSTEM – HIGHER EFFICIENCY AND IMPROVED CUSTOMER SERVICE

Baloise Versicherungen are preparing for future challenges by adopting a new business model and a comprehensive reorganisation of their company. Their efforts are aimed at greater customer and service orientation, shorter processing times and, as a result, increased efficiency. A core element of the innovative business model is the new Customer Service Centre for the central processing of customer enquiries based on fully digital workflows. Baloise Versicherungen started its comprehensive reorganisation with the GEPARD project. The Customer Service Centre is expected to process over 80% of all customer enquiries until completion of the project, while maintaining significantly shorter turnaround times in the future. The company's new approach is based on the Actions and Dossier System (ADOS) implemented by the IT and industry experts of Munich-based Macros Reply GmbH. Regardless of the enquiries and type of insurance required from Basler Versicherungen by the customer, as well as the medium used (telephone, mail, e-mail, fax, Internet), a networked IT-supported access to all relevant processes ensures that the current contact person can competently provide the customer with the required information as fast as possible. Only a small percentage of more complex enquiries is to be transmitted to specialists from the relevant expert teams.



**„We definitely wanted more than classic document management systems can provide, and we wanted a reliable partner with insurance expertise“,** Claudius Baader, Senior Consultant and member of the IT Management at Baloise Versicherungen

## THE CUSTOMER

A combination of insurance and bank, Baloise Versicherungen and Baloise Bank SoBa work together as focussed financial service providers. They are leading providers of integrated insurance, pension schemes and asset building services to private customers and SMEs in Switzerland. Baloise Versicherungen also positions itself as an insurer offering intelligent prevention under the “Safety World” brand. Basler currently has 3,100 employees. Baloise Versicherungen and Baloise Bank SoBa are part of the Baloise Group based in Basle. Baloise Group share are quoted in the main segment on the SIX Swiss Stock Exchange. The Baloise Group has around 9,400 employees.



**Claudius Baader, Senior Consultant and Member of IT Management at Baloise Versicherungen recalls: “It did not take long for us to realise that this new organisation and its processes required state-of-the-art and efficient IT systems. Although we had been using a digital archive based on Filenet, the Central Customer Service Centre with its new electronic workflows now required the digitalisation of all incoming mail (i.e. scanning and recognition) before processing, intelligent allocation to the respective consultants via an electronic in-box, as well as the transparent tracking of various processing workflows. We definitely wanted more than classic document management systems can provide, and we wanted a reliable partner with insurance expertise”.**

#### **IT-PARTNER WITH INSURANCE**

**EXPERTISE.** The team under Claudius Baader carried out a market evaluation: “I strongly recommend colleagues that are planning similar initiatives to visit the reference customers personally with the IT providers. Only very few providers can demonstrate real insurance competence using concrete customer examples. Our list of potential partners shrank rapidly as a result of this requirement.” Only two providers were shortlisted by Baloise Versicherungen. The final choice fell on the Munich-based Macros Reply GmbH. Bruno Rohner Operational Excellence Manager and responsible for the project, comments on the selection process: „Many factors played a crucial role. Our experiences at the reference customers already indicated that the in-box /activities overview system of Macros Reply not only manages documents, but can also track each step taken by the dossiers from one desk to another and through various process steps. The flexibility of the system enabled assignment of electronic mailboxes to clerks or processing teams, as well as subsequent workflows, via a configurable framework. Therefore, even sector-

specific processes can be established or changed as required.“ The customer focus of the Macros Reply system is reflected in its very name: Actions and Dossier System (ADOS). The various options in the authorisation system played an important role in the decision process. While the archiving system of Baloise Versicherungen manages at the document level, the Macros Reply comprises interfaces allowing use of archives while allocating authorisations to access the dossiers and process levels. Thus access authorisations for the various processing requirements can be flexible; access to highly sensitive document such as doctor’s reports, still remains reserved to persons with special authority.

#### **NOT ALWAYS A SIMPLE MATTER: TIGHT DEADLINES REQUIRING MANAGEMENT**

**INPUT.** Many Change Management and IT projects fail because they are not sufficiently backed up by management. This is something Claudius Baader and the project team of Macros Reply cannot complain about: “The ADOS IT project was a critical element of the strategic GEPARD project and the planned reorganisation. For this reason, our project team was led by the Executive Board. This support was absolutely necessary to adhere to the tight time schedule set for the project. Team Manager Gerhard Hoffmann of Macros Reply describes the challenge for the project team as follows: “The work processes to be illustrated in the Proof-of-Concept in terms of software, had just been designed. If you work in insurance, you know that claims settlements require the most complex and comprehensive insurance processes. Right from the start, the entire team – our own employees and the organisation development team from Baloise Versicherungen – established a very open and trusting working relationship.

This enabled us to implement work processes and software in parallel - a somewhat unusual approach taken due to time constraints, yet very successful in this particular case”. A definite advantage in this respect was that the Macros



Reply system already included proven and tested interfaces to the digitization and classification software smart FIX, as well as to the Filenet archive.



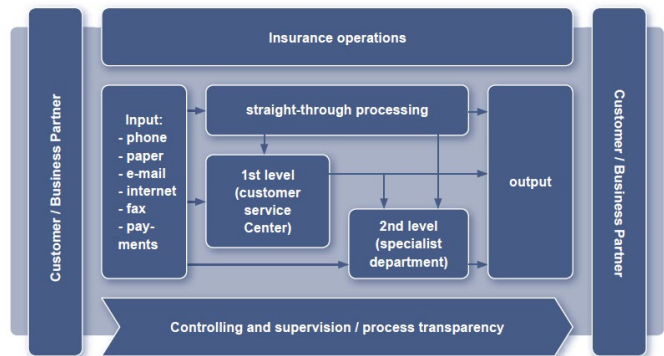
Optimum security concepts from Baloise Versicherungen - all-round protection from a single source thanks to tailor-made insurance services.

### AFTER ONLY SEVEN MONTHS: PILOT IN THE CLAIMS SETTLEMENT DEPARTMENT GOES LIVE.

The timely achievement of the significant project milestones, Proof-of-Concept and pilot operation for the settlement of claims, deepened the trust in the partnership between Basler Versicherungen and the IT partner. "I was very sceptical, especially in view of the tight timeline. But as the prototype already managed well over 80% of the required functionality, I realised that ADOS was definitely on the way to success", comments Claudius Baader, recalling the labour-intensive time. "In spite of this, we managed to keep the team small and efficient. On average, about 2.5 IT specialists from Macros Reply were working on site, and they were at times supported by three members of the Corporate Development (OPEX) staff. The changeover to the Customer Service Centre was performed successfully."

**EFFICIENT TRANSITION TO STANDARD OPERATING PROCESSES.** Another indicator of the project's success is the fact that ADOS users are currently already fully supported via the in-house helpdesk. Only the Change Requests are forwarded to Macros Reply via the ticket system for further processing. To ensure a high level of

acceptance, the company relied on the involvement of so-called "Power Users" and proven "Train-the-Trainer" concepts Illustration: The new operations model Controlling and supervision / process



The new operating model

transparency Customer / Business Partner straight-through processing Insurance operations 2nd level (specialist department) Customer / Business Partner output 1st level (customer service Center) Input: - phone - paper - e-mail - internet - fax - payments at a very early stage. Thus the project team did not only receive early and direct feedback, but users were also able to support each other when learning. User requests could be taken into account in many areas. For example, ADOS workstations are now generally equipped with two large monitors. An additional monitor provides a better overview, in particular when, in addition to the mailbox, individual documents from the dossier are open and further applications, such as the claims and partner system, are running. "Unfamiliar, paperless processes, new tasks and in many cases, even moves to new locations – at the beginning, we feared that the users might blame the software for all the stress arising from the reorganisation, but this only happened in a few isolated cases. It did not take long for our employees to realise that ADOS really supports them and makes their work easier. This was naturally reinforced by the positive feedback of customers who noticed that their requests were processed much faster and earlier or obtained concrete and fast answers to their queries already



after the first call without being forwarded to another department several times”, says Bruno Rohner in retrospect. An increased customer

satisfaction is also apparent in the systematic surveys conducted by Baloise Versicherungen.

## **MACROS REPLY**

Macros Reply digitizes and automates the business processes of insurance companies, banks / financial service providers, subsidies and companies in the energy industry. The basis is the evaluation of the existing process landscape using Process Mining and the subsequent optimization of the modular ECM suite Macros eWorkplace for the seamless document and communication cycle. Every step of customer communication is supported in a consistent and intelligent manner: from Input Management via individualized forms or with classification and indexing (OCR/ICR), automatic distribution to the appropriate mailbox, processing with the aid of eFiles and ePostboxes to Output Management back to the customer. As a further result of Process Mining, Macros Reply implements robots using Robotic Process Automation (RPA) to relieve the employees of monotonous and repetitive tasks and finds implementation options for an adequate use of Machine Learning Mechanisms.

For more information visit us at [www.macrosreply.com](http://www.macrosreply.com) or [www.reply.com](http://www.reply.com)