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Solution Overview

Business sector
Insurance

Project goals

- > Increase Visibility on Claims
 - The current paper archival system incurred:
 - lack of traceability on customer files
 - complex follow up activities linked to missing or misplaced documents
 - difficulties in accessing correspondence
 - too lengthy claims settlement/management
 - negative impact on overall productivity
- > Access Information Simply
 - Feed the EDM system with incoming flow (received letters) and outgoing flows (letters sent)
 - Keep all received letters on-line
 - Enable the claims manager to update the files on-line
- > Reduce the Claims Management Lead Time
 - From the opening of the claim file to its settlement with the insurance company

Results

- > Responsiveness
 - Claims are managed within the allotted time frames
- > Added Value
 - The claims managers only handle claims, not the scanning processes
- > Improved Process Management
 - Dematerialization of incoming mails enable both real-time communication and filing
 - Control of the incoming/outgoing documents mails is quicker as it is done by visualization on the user's screen
 - The warning mechanism ensures that all missing document alerts are sent out

In order to ensure the management of its insurance correspondence, Sofinco® chose to rely on the combined solution provided by the leaders of business process management and enterprise content management respectively W4 and Hummingbird.

Deploying IT tools enabling "incoming mail management" in the insurance industry gives you a competitive edge.

Service level objectives were looked into as part of an overall project encapsulating electronic document exchanges and process improvements.

The project needed to respond to the following objectives :

- Reduce the lead time on claims management by 50%
- Increase the visibility of the claims paper trail and the next steps incurred
- Increase user efficiency

Both a Tiresome and Very Paper Consuming Process

The management of the exchanges between Sofinco® and its customers depended mainly on paper based correspondence. Between the opening of the claims file, based upon receipt of the customer's information, and the transfer of the relevant information to the insurance company, a six to nine week lead time was necessary.

Incoming and outgoing documents were entirely archived in filing cabinets, the claims manager needed to search these for all relevant documents in order to file the claim. This manual process made traceability of incoming and outgoing documents very difficult and access to customer files was tiresome.

Outbound calls for missing documents was thus complex which incurred both delays on claim settlements and increased workload.

At the time over 132,000 exchanges of correspondence per year are managed by the claims department.



> Sofinco® : Insurance Correspondence Management

ECM-Workflow: Chosing Complimentary Solutions

At the beginning of 2003, the IT Management of Sofinco® decided to optimize their insurance correspondence exchanges.

After having reviewed the principal offerings available on the market, Sofinco® choose Hummingbird and W4 for their respective expertise in the field of Enterprise Content Management and Business Process Management. Sofinco® appointed BT Syntegra as the integrator of the project.

“The Hummingbird DM solution fits our ECM and legal archival needs. Its recognized strength helped us make our decision,” says Aimé Gonin.

As for the W4 solution, Eric Bonnel in charge of the multichannel department within the IT management team states, *“We were impressed by its functional cover, its ease of implementation and its tunability with our information system.”*

The Daily Response to Business Issues

From the initial claims notice, until the transfer of the corresponding document to the insurance company, including the follow-up with both the customer and the insurance company, all the stages of this settlement are created and managed using the W4 and Hummingbird solutions.



From his/her workstation, the manager directly launches the browser based application called “GED - Workflow”. He/She documents the electronic form using the declarations made by the policyholder and triggers automatic requests completing his/her “claims” file. Each document’s mail known as “incoming” is scanned before feeding the ECM and will then be distributed, via Workflow, in predefined tasks in electronic “in-boxes” accessible by multiple users.

The claims manager has easy access to information, in electronic “in-boxes” upon which he/she can act/react directly by screening the original scanned documents. He/She has full visibility over all the tasks carried out and can follow the progress report of the claim files. He/She can also trigger alarms to recontact either the customer or his/her insurance company, and create “hold” processes until complimentary documents are produced.

The Daily Response to Business Concerns, Reactivity, Productivity and Ease of Use

The ease of use and the flexibility of the ECM-Workflow application contributed to fast acceptance by all the users.

They acquired new value-added work methodology, a source of increased productivity as claims managers now concentrate only on claims management.

“Our productivity has increased thanks to our ECM-Workflow application. This is a blessing as the volumes of claims to be processed are increasing regularly,” states Eric Bonnel.

Satisfied with this project, Sofinco® is now looking into integrating incoming faxes into the current application as well as considering other types of development which will yield growth.



About Sofinco®

With more than 9.5 million customers - private individuals and professionals of the retail sector - and 19.5 billion euros of managed assets, Sofinco® is among the leaders of consumer credit on the French and European markets (UK, Spain, Greece, Hungary, Italy, Netherlands, Portugal and Tchèque) and in Morocco.

Sofinco® distributes a diversified offer such as bank loans, revolving (amount of money which progressively reconstitutes customer refundings), and credit sales, as well as saving and insurance products.

In 2003, Sofinco® decided to optimize the activity related to insurance correspondence management to bring better service to its customers.

A subsidiary of the Credit Agricole Group since 1999, Sofinco® is a supplier of consumer credit for the Credit Agricole and LCL networks.

