

UNIVÉ-VGZ-IZA-TRIAS (UVIT) GROUP

Streamlining insurance claims processing with case management



ESSENTIALS

Challenges

- Automate business processes, many of which were paper-based and error-prone, to provide better customer service at lower cost
- Guarantee legal compliance and case retention in the highly regulated insurance industry

Solutions

- EMC Documentum xCP
- EMC Documentum Platform
- EMC Documentum Retention Policy Services

Key benefits

- Improved overall processing efficiency
- Substantially improved customer service and response rates
- Reduced time to locate claims documents

BUSINESS OVERVIEW

The Univé-VGZ-IZA-Trias group (UVIT) is an insurance company based in the Netherlands with more than 150 satellite offices. UVIT provides health and car insurance to over 4.2 million customers throughout the country. The company employs more than 5,000 people, 3500 of whom work at the central organization and focus on product creation. The remaining employees work remotely, serving and consulting with customers.

CHALLENGES

To thrive in the highly competitive insurance market, UVIT searches for ways to improve its business processes in order to provide better service to customers at a lower cost. After examining their operations, the company realized it needed to automate the processes that were paper-based and error-prone. It often took hours, if not days, to locate the documents needed to process a single claim. In order to strengthen competitiveness, UVIT decided to introduce a document management system that would store multiple resources, such as fax, paper, web, and e-forms, as well as a variety of document types. “We wanted a scalable solution that we could use enterprise-wide for different processes. The system also had to offer a Dutch-language front-end, authorization rules, and version control, as well as full-text indexing. And for compliance reasons it had to automatically control retention periods,” said Mr. Kraakman.

Dutch law stipulates that all bills, letters, and contracts must be retained for seven years. Documents relating to decisions from the board of directors have to be kept for ten years. And medical files must be retained for 15 years after an employee has left the company. Therefore, it was crucial for UVIT to select a system that would be reliable and stable enough to guarantee compliance with such legal regulations.

EMC SOLUTION

UVIT chose EMC® Documentum® as an enterprise platform that could support multiple processes throughout the organization. The company started with a digital-mailroom solution that integrated with the UVIT capture platform to digitize all incoming mail, especially the vast quantity of doctor and hospital bills that customers forward for payment. They retain paper files for three months after the bills have been scanned. They then destroy the paper files, which dramatically reduces physical storage costs. The system is used by UVIT service, field, and insurance agents, while in the office, at home, and on the road. UVIT staff now has instant access to customer documents, which has helped improve customer response rates as well as overall processing efficiency. The number of case documents they are able to process is huge – they expect the figure to reach 50 million in the near future.

Part two of the project was to automate claims processing. Development of the claims management application on EMC® Documentum® xCelerated Composition Platform (xCP) took only six months. Each claim is considered a case and the claims process has several roles that are strictly divided. UVIT wanted the “simple and laborious” tasks done by people with less extensive skills or specific knowledge. In addition, UVIT has legal and organizational rules about who does which step in the process. Decisions are made by information workers who focus on the content of the claim, while collecting the correct documents or indexing metadata is done for them earlier in the process. After the claim is processed, the claim is checked and authorized for payment.

“Our claims adjusters use the xCP TaskSpace interface, which was easily configured to our needs,” said Pierre Kraakman. To assess material damages within a claim, UVIT often receives short electronic videos and photos from auto repair shops. xCP supports all their image and office formats, including TIF and PDF, with the integrated IGC Brava Viewer for TaskSpace. Depending on the cost estimate, UVIT decides to either meet the costs or send one of their claims adjusters to assess the damages on site.

Documentum xCP greatly improves decision making because the claims worker can focus exclusively on the claim, not on administrative tasks. Claims can be processed by any number of specialists who can collaborate and work together because the claim information is digitally available instead of in a paper file. Case managers can invite specialists (damage specialists or legal specialists) to collaborate within the process, focusing on a specific question.

Another driver accelerating the business processes is the quick and flexible creation of intuitive, standards-based electronic forms. xCP provides both high-fidelity and HTML-based e-forms. “By using forms on the Web and within TaskSpace, our operators reduce costly paper handling. They can add or remove fields according to business requirements, or change the look and feel to suit their preferences,” said Mr. Kraakman.

With EMC® Documentum® Retention Policy Services, UVIT no longer has to ask itself how long it has to keep the various types of documents and when to clean up the files. The system automatically takes care of revision-secure content retention and disposition.

BENEFITS

COST SAVINGS AND PROCESSING TIME REDUCTION

The new EMC Documentum xCP-based solution immediately began reducing the time required to locate claims and enrolment documents and it substantially improved customer service. Instead of lengthy document retrieval processes in response to a customer call, service agents now locate relevant documents in less than three seconds. The incidence of misplaced documents decreased as well. Providing the right person with the right information at the right point in the process dramatically improves decision making.

Tracking and documenting how information is processed and decisions are made is vital. Decisions regarding a case are captured where management information can be easily extracted. Every case has a large number of fields that contain information about why and how the decisions within the case evolved. The remittance amount and description of how the case manager arrived at this amount are also saved.

ORGANIZATION EFFICIENCY

The Documentum xCP applications have significantly changed the way employees work. Instead of working with paper files, people have learned to work with digital files. Every document is scanned at entrance and if there is no claim for the document a new claim is created. The impact starts at the mailroom. There are now scan operators and workers who populate the metadata and verify if the claim request is complete before it can go to a case manager. The people who historically filled the “mailman” role are now adding more value to the organization in different functions. The people responsible for archiving have also been reassigned.

SIGNIFICANT ADOPTION WITH MINIMAL TRAINING

About 1,500 employees now use Documentum xCP for their daily work. After a half-day training session covering the applications' main features, employees were productively using the system across the sales and consulting department, the operational back office, and the customer contact centers. "We involved the users in the project at a very early stage. We showed them both the design and prototype, so they knew what to expect. What they appreciate most is the user-friendly interface and the fact that they don't lose papers anymore," reported Pierre Kraakman. UVIT plans to train more users in the course of the year.

ON THE WAY TO PAPERLESS CASE MANAGEMENT AND CLAIM PROCESSING

UVIT's overall goal is to achieve virtually paperless transactions. Approximately 12 scan operators scan all incoming mail, such as applications, bills, or letters. The capture system automatically delivers all documents scanned to the repository as read-only index files in PDF or XML format.

SUMMARY

Moving forward, EMC's Web Content Management and SharePoint integration services will be added. This will enable external users to login to the UVIT web portal where insured customers will be able to access their personal data and check the status of a claim. As customers get more involved in the case management process, customer satisfaction will rise. All these changes will reduce paper management and generate additional cost savings.

"EMC Documentum has streamlined our claims processes substantially. Claims adjusters now have access to the documents they need within a few seconds, and the incidence of misplaced documents has decreased. Since using the new system, we have reduced costs by approximately ten percent per year. We are very satisfied with the solution, and expect even more value when using all of the features"

PIERRE KRAAKMAN
BUSINESS ANALYST AT UVIT

ABOUT EMC

EMC Corporation is a global leader in enabling businesses and service providers to transform their operations and deliver IT as a service. Fundamental to this transformation is cloud computing. Through innovative products and services, EMC accelerates the journey to cloud computing, helping IT departments to store, manage, protect, and analyze their most valuable asset—information—in a more agile, trusted, and cost-efficient way.

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