Ageas Insurance Limited

With more than 5,000 pieces of incoming mail per week and 450 employees handling more than 60,000 claims, the claims department at Ageas was inundated with slow, manual paper processes. With the implementation of Perceptive Content, the claims handling process is more efficient. Now, the post gets scanned and captured into Perceptive Content instead of being sorted and distributed around the company.

Challenge
Motor Claims, the largest department at Ageas, had a fairly traditional process for handling claims and associated paper documents. With more than 5,000 pieces of incoming mail per week and 450 employees handling more than 60,000 claims, the claims department was inundated with slow, manual paper processes.

"Incoming mail was sorted, logged centrally and distributed around the departments of the company via trolley. Once processed, it was stored in office-based filing cabinets for a period of months and then archived in an off-site warehouse," says Roger Walters, eBusiness Project Manager at Ageas. Inevitably it took a while for employees to retrieve specific documents to handle calls from policy holders. If the documents in question had been archived, they could have taken a day or more to retrieve.

Eliminating content-related delays
In 2007, Ageas decided to pursue a solution to deal with the bulk of paper in claims handling. As a "one-system shop," Ageas traditionally operated on one IBM mainframe using the iSeries system, and maintained and developed their own software in-house.

"There was some reluctance to rely on a third-party software provider as it felt like a loss of control," says Walters. However, Ageas recognised their need was greater than their fear, and explored the possibility of using process and content management from Lexmark.

Perceptive Content’s ability to seamlessly integrate with Ageas’ existing mainframe and other applications was the most attractive feature to Ageas management.

"Perceptive Content provided a very good ‘gluing’ layer for communicating and linking between systems. They were able to demonstrate those features in 30 minutes, and that was a big reason why we selected Perceptive Content," Walters says.

Meet Ageas Insurance Limited
Consistently recognised as an industry leader and award-winner, Ageas Insurance Limited insures approximately seven million customers in the UK, and is the country's third largest private car insurer.

- Location: London, England
- Customers: 7 million
- Focus: Private insurance

Products in use: Perceptive Content, Perceptive Mail Agent, Perceptive Recognition Agent, Perceptive Web
Solution

With the implementation of Perceptive Content, the claims handling process is more efficient. Now, the post gets scanned and captured into the system instead of being sorted and distributed around the company. Employees can open their iSeries system and, by using Lexmark’s patented technology, instantly link documents to a policy holder on the iSeries screen.

A critical part of the business system

“We also discovered that by using the iScript tool, we don’t even need the iSeries system open to link documents. This benefit allows us to index a document just by identifying the claim number. This allows the admin team to scan and index a large volume of post in a relatively short period of time, which in turn allows the claims handler to access the claim earlier than they were previously able to,” Walters says.

Perceptive Content has grown in significance in its role alongside the core systems in place at Ageas. Recently, some essential system maintenance was required and the management team gave the claims team the option of switching off the software for a few days, or to let it run slower while maintenance occurred.

“Unanimously the staff said, ‘Please don’t switch it off, we don’t think we can do our jobs without it.’ This shows us that Perceptive Content has become a critical part of our business system,” Walters says.

Results

Ageas also saw an impact on employee behavior after switching from a manual paper process to an automatic one. Existing staff followed practices and procedures that no longer proved efficient alongside an automated process.

“Team leaders used to do a lot of overtime manually sorting paper for particular cases between team members, but no longer need to because the automated claims process does this for them. Now they have more time to do team leading. This was a change in behavior that managers were keen to see,” Walters says.

Company-wide content management expansion

Currently Ageas has 1,400 employees using Perceptive Content and has extended the software to other departments beyond Claims, including Accounts Payable, Commercial Underwriting and Policy Services, Motor Fleet, and Learning and Development. Across the company, content management has created more efficiency and cost-savings.

“We’ve reduced the head count of the post room staff, and added speed in paper handling. And security has improved because we aren’t moving physical paper around,” Walters says.
“Instead of asking policy holders at the end of the phones to ‘wait a minute’ while we find documents, we are now able to bring them up immediately on the screen. We get awards for customer service, and it is something Perceptive Content has helped with.”

Roger Walters  
eBusiness Project Manager  
Ageas

Fueling award winning customer service

The post room staff affected by the reduction in headcount were redeployed into other areas of the business, increasing the bandwidth of the company’s capabilities. Racks of hanging paper storage were removed, creating much-needed office space. By storing and backing up data in one online location, Ageas reduced the risk of misplacing data while improving customer service in the process.

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