



Case Study | Münchener Verein

New Claims System for More Quality

The Project

Start	February 2018
End	December 2018
Duration	11 months



The Challenge

The German insurance market is highly competitive. More and more providers vie for customers. The latter have the choice: Along with the cost factor, the speed of response and the quality of customer service and processing are decisive criteria. For Münchener Verein as a multiple winner of the German Service Award, these are important criteria.

Due to the high manual effort needed for calculation of the long-term care claims and the adherence to the uniform industry standards for compulsory long-term care insurance (in accordance with Book XI of the German Social Code), Münchener Verein had to cope with high processing backlogs in long-term care insurance. This was not acceptable for a service insurance company.

To remain true to its own demands and strategic goals in the long-term, Münchener Verein was looking for efficient support with claims calculation in compulsory long-term care insurance. In view of the fact that the entire claims calculation system is supposed to be changed for private health insurance soon, additional individual health insurance rates should be easy to implement.

Moreover, an individually developed disbursement system was in use. The standard interfaces present in the new claims system and the data processing connected to them had to be adapted to the individual requirements, which made an increased specification expenditure necessary.

The Solution

With in|sure Health Claims, Münchener Verein chose a system that meets the latest standards and legal requirements and still has a high level of customization freedom. So, a complete platform solution was available, which needed just a few adjustments and the migration of existing contracts. Since in|sure Health Claims already uses a standard of compulsory long-term care insurance tested industry-wide and the complete uniform industry pool rates for compulsory long-term care insurance are implemented in the standard already, the design and testing effort of the technical department was clearly reduced.

The Client Münchener Verein

The origins of the insurance group lie in the cooperative idea of creating a commercial self-help establishment for skilled trades and industry.

At first, Münchener Verein Krankenversicherung a.G. as founded as an insurance company of the Bavarian Commerce Association in 1922. Today, the insurance association, together with its subsidiaries, is active in the areas of life insurance and general insurance as well.

Client's Infrastructure Host Operating System: BS2000

Initial Situation

- Manual calculation and transfer to date (no automation)
- In-depth and broad technical expertise of employees was needed

With the launch of in|sure Health Claims for claims processing in the compulsory long term care insurance we were able to provide important interfaces for a further upgrade of the old systems. Important experience was gained and risks were reduced before a further transition to a new technology.”

Rodrigo Perez – Authorized Officer Health Insurance, Head of Münchener Verein

2018/2019	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Kick-off	⬡											
Project Start		⬡										
Connection of Import and Export Interfaces						⬡						
Connection of Printing Systems and Disbursements									⬡			
Acceptance and Approval of Production										⬡		
Migration and Training of Department											⬡	
Go-Live												⬡

The new claims system is thus a part of an integrated product platform. Along with the claims processing in compulsory long-term care insurance, claims processing in health insurance and complete portfolio management could be carried out in the short to medium term.

The Project Timeline

The official project start to implement in|sure Health Claims was in March 2018. The test system was installed first and the development environment was set up. Within a subproject, test cases and test automation were designed and created.

Parallel to this, all import and expert interfaces were connected, such as inventory, partners, authorization and test case system, double payment verification, and some customized adaptations. By the end of July, these subprojects were already completed by the technical department, including a subsequent test. In October, the printing and disbursements systems were connected as planned.

In November – a month earlier than planned – Münchener Verein could accept the system for production. After approval, all long-term care cases and ongoing long-term contracts were migrated in December and training was provided to the department. It is worth mentioning that the technical department designed and conducted the training on its own. Furthermore, the decisive success factors were the harmonious work of the project team

and the strong commitment and acceptance of the new software by the technical department. Thus, in|sure Health Claims could go live on time on January 1, 2019.

The Outcome

The clear user interface of in|sure Health Claims led to a much shorter training time of the employees. The potential error rate could be reduced substantially and the billing speed increased. Within the partnership forum of in|sure Health Claims, Münchener Verein can get actively involved in product design right away. It is relieved of its own implementation of future legislative changes, because they are automatically included in the implementation list for releases.



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