Automated Claims Processing

The Project

Start	January 2015
End	January 2017
Duration	24 months

in|sure
General Claims

The Challenge

Many insurers want to grow in the property and casualty insurance segment, but the potential is limited. In addition, there is the constantly growing challenge of meeting the increasing demands of customers and of extremely multi-layered processes. New, innovative products can only be introduced in a flexible system landscape. There is often a lack of necessary resources and flexible, host-based systems. This was the case of INTER Verschicherungsgruppe: The previous system landscape was an old purely key-based system. Thus, for example, there was no connection to the inbox, which required a high manual input effort. There was also a lack of plausibility checks to exclude wrong entries.

However, the biggest challenge was to integrate the new claims management system in|sure General Claims from adesso insurance solutions in this existing system landscape in all divisions, while the life and health insurance was integrated at the same time in a higher-level major project. This required flexible plan adjustment due to a lack of resources in the data warehouse and SAP environment, as well as the connection of the interface systems through rewriting.

At the same time, another comprehensive and complex switch was necessary during the big project: transition of the printing system M-Text from the old HOST-based version to the new and modern PC-based version M-Text c/s.

Integration of the commercial liability and property insurance, including technical insurance, with all its technical specificities, required additional software adaptations. Only in this way could the complete range of INTER commercial products be fully supported on the claims side in in|sure General Claims.

During the entire migration process the regular workflow could not be disturbed, and after going live the employees had to be able to learn the new system quickly.

The Client
INTER Versicherungsgruppe

INTER Versicherungsgruppe is an independent insurance group that offers a comprehensive range of products for private and commercial customers. Special offers are aimed at customers in medicine and skilled crafts and trades. INTER Versicherungs-verein aG serves largely as the holding company for the direct or indirect subsidiaries.

Its roots go back to 1926. Today, it employs over 1,500 office and field employees.
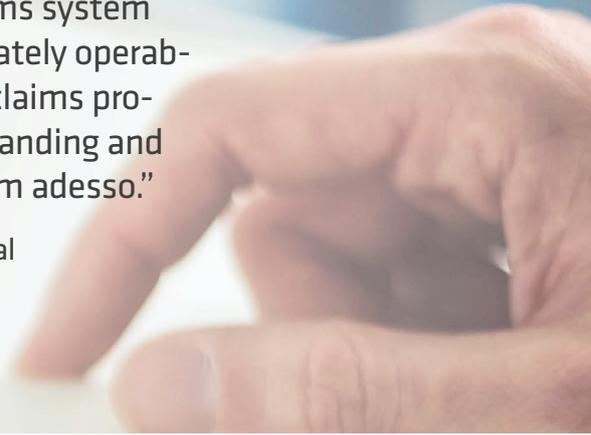
Client's Infrastructure

Application:: **SAVAG**
Operating System: **IBM z/OS**
Database Management Systems
(DBMS): **IBM DB/2**

Project Timeline

	2015	2016	2017
Project Start Integration Claims Management System	⬡		
Go-Live Accident		⬡	
Go-Live Liability & Household Property		⬡	
Go-Live Home and Glass		⬡	
Go-Live Commercial Property			⬡

The Result

By migrating the standard software for the claims management system in|sure General Claims, INTER Versicherungsgruppe was able to map all transactions easily and clearly. With the software, all existing peripheral systems could be connected smoothly through standardized interfaces, thus guaranteeing disruption-free integration.

The new claims management system enables use without a system change. The employees can now process the entire claims process from creation through processing to payment, including secure documentation in one system. This increases productivity of the employees and the ease of use for them. Use of different, incompatible and error-prone systems is now in the past.

The Outcome

Thanks to better handling and more comprehensive data, as well as user-friendly operation of the new application, INTER Versicherungsgruppe was able to achieve a time savings of 50 percent on claims creation with the new system.

The successful integration of the complete claims system and, thus, a successive go live for all private and commercial divisions (excluding the auto division) was carried out in a partnership collaboration between INTER and adesso insurance solutions within the shortest time.

The Project Timeline

At the start of the project, INTER defined concrete goals for the future collaboration with adesso insurance solutions. The integration of a new claims management system in the existing system landscape of INTER was the focus. Three months before reaching the original milestone, adesso insurance solutions was able to provide the first test version already. A short time later, in|sure General Claims went live as the claims system for accidents. The other claims systems followed in three-month cycles. The future: The projectrevolving around the in|sure product family will be completed in 2017 and 2018 with the outstanding components for the policy management in property insurance and auto insurance.

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