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Optimising Mail Workflows to Accelerate Response Times

Digital Transformation in Service of Customer Satisfaction

The Challenge

Every day, this insurance company receives thousands of documents — forms, letters, checks, photographs, even video — from corporate and individual customers. Whether they come by email, post or (it still happens) by fax, a lot hangs on getting every piece of correspondence to the people who need to act on it, as quickly as possible.

Looking back almost 10 years, the company wasn't able to deliver the response times it wanted. It had purely manual mail handling processes that weren't just slow, but also costly in terms of the manpower required to manage the volumes. The insurer's slow speed of response was having a negative effect on customer satisfaction and retention, hampering its ability to compete effectively in the insurance marketplace.

The Solution

The insurer chose to implement a Xerox digital mailroom service and document management solution. It was impressed with the technology, the speed at which Xerox could deliver the solution and service, and Xerox experience with other financial service organisations. The insurer also independently reviewed the entire Xerox supplier delivery chain to ensure that it met its ethical standards.

Without disruption to the business, the insurer has gone from highly manual, paper-based processes to highly automated, digitised ones. Xerox indexes all incoming mail and adds it to the document management system, which is integrated with the company's claims management, customer service and back-office systems so that it can automate and optimise its workflows.

The Results

When the service was introduced, the insurer moved rapidly from working on a "best efforts" basis to delivering a market-leading service, regularly exceeding its own targets. This has only improved as the service has been refined.

- 80%+ reduction in document processing time, from 7–10 days to 1 day

- Average 44,500 documents of 110 types indexed per month over 8 years

- Average 182,000 images scanned per month over 8 years

- Office space reclaimed through elimination of physical document archives

- Improved information security, with tighter control over document access

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WE CAN DO BETTER

Years before 'digital transformation' became quite such a big buzzword, this UK insurance company recognised that it had to modernise its approach to handling incoming correspondence: to enable faster, more efficient response to customers.

It used to take seven working days to make changes to policies, for example. The company was determined to improve such response times as part of its focus on service quality.

THE BUSINESS CASE FOR CHANGE

Whether it's an application, payment, claim, inquiry, change of address or something else, correspondence arrives at the insurer in its thousands every day. With purely manual processes, it took a substantial number of people to receive mail and get it to the people who needed to process it, and the lack of a comprehensive digitisation strategy meant that filing took up large areas of office space. Added to these costs was a business continuity worry: records that existed only as a single archived paper copy were vulnerable to a disaster at the site.

The company's business case for digitisation compared the use of internal resources to a managed service. Although it showed broadly similar running costs, there were also opportunity costs to consider. The company chose the managed service route to have access to technology refreshes and a service development path, and to enable it to focus internal resource on more strategic areas of the business.

DIGITAL TRANSFORMATION IN ACTION

The Xerox® solution was delivered in phases to avoid disruption to the company's operations, and it didn't take long before responses that previously took a working week or longer could be turned around within a day. This is the cumulative effect of three process changes: working with electronic documents from start to finish; a focus on effective indexing; and automated integration with relevant business systems.

Mail that arrives physically is scanned, with original identity or other validation documents returned to the sender immediately. Mail that arrives electronically is likewise ingested into the system for indexing. Key data is extracted from each document to allow identification of the document type and the specific customer, and Xerox uses data such as customer name, policy and claim numbers to attach new correspondence to existing records.

Correspondence often covers more than one activity, or a customer may add a complaint to the bottom of a letter about something else, so thorough indexing is vital in order not to miss such things. Xerox continually works with the insurer to refine the policies and rules for indexing, and discuss how new technologies can be used to do even better.

Once a document has been indexed and uploaded to the Document Management System, these trigger the relevant task (or tasks) for the appropriate employee/s within the relevant business system/s. Anything that can't be completely indexed is added to an exceptions queue for further review.

DIGITAL TRANSFORMATION DELIVERS

With the company's entire legacy archive having been digitised, the benefits go far beyond significantly improved responsiveness and happier customers. Business continuity is no longer a concern, thanks to backups, data mirroring, and a disaster recovery solution for the digitised document store. Office space has been reclaimed. Costs to move paper internally have been virtually eliminated. Documents are no longer mislaid, nor do they move through unsecured places. Information security is therefore greater, with access to the digital document store being tightly controlled. And the ability of authorised customer service representatives to immediately access relevant documents results in better customer service.

Another key advantage is assured compliance: with standards such as ISO 27001 for information security and BSI BIP 0008 for legal admissibility, and with information retention and destruction requirements. Once matters have been closed, the system locks documents down and applies the appropriate retention rules, with a secure destruction process kicking in at the appropriate point years later.

XEROX® SERVICES FOR DIGITAL INSURER

Today's consumers expect highly personalised communications, easy-to-navigate customer service and real-time engagement — all in the channels of their choice. With Xerox® Services for Digital Insurer, we convert customer data into actionable insights to enable successful acquisition campaigns and better retention. From personalised quotations to self-service policy updates and streamlined claims management processes, we empower insurers to deliver a great customer experience.

Find out more at
xerox.com/ DigitalInsurer.

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