A Digital Insurance Company Secures Substantial Savings through Data-Centric Business Processes modelling

The data-centric design of "inbound customer messages handling" process drastically reduces the related operating costs at a Spanish direct Insurer.

The situation

For a provider of complex services to a mass market, direct online exposure to customers frequently creates complex behavioural situations and unexpected costs. In addition, the handling of customer interactions is generally performed through complex systems which do not deliver the cost efficiencies, the customer focus and the speed of delivery expected in a digital-driven business model. Tackling this issue was paramount to the competitive strategy of this Digital Insurer, a greenfield operation set up in Spain in 2011

The Digital Insurer had launched its operations with its own customer stack and traditional processes capabilities. After some time, the company concluded that the traditional approach to design customer journeys and handle the different steps through a series of static BPEL-designed business processes had reached its limits and was not delivering the proper customer experience

The solution

The company conducted then an exhaustive research and selection process, and identified Balandra as the first "Customers Journeys Management" platform built on a data centric modelling methodology, so addressing Customers Experience in a much more efficient way. The company recognized that Balandra's approach fully addresses the challenges that traditional solutions are facing and ensures a consistent and compelling "Brand Behaviour".

Balandra was primarily expected to handle the customers' documents and then to trigger the appropriate process, or the appropriate response if the document received belonged to an already existing case. The platform was integrated as a middle-man between the Insurer's back-office and the third-party company in charge of the physical mail room scanning and archiving, so the integration was mostly reusing existing features. Thus, the new component go-live went unnoticed from both initial systems, creating a really decoupled architecture with much less effort than what would be needed in a traditional approach.

As a result, Balandra successfully manages the actual customer process, which can be driven from the business through the business rules, happening in a BRMS (IBM/ODM), embedded in Balandra, and process configuration in the tool. Changes to the behaviour of the system can be done directly

by the business so that the improvement of the customer experience has a very fast design-to-delivery cycle.

The result

The project with Balandra successfully matched all the goals set by the insurer: the operating costs related to the contracting documents were cut by half and the outgoing calls were down by 18%, after a three-month only project. The achievements were so impressive that the project was awarded an EMEA BPM Excellence Award by Gartner in 2013.

The integration with the back-office allowed to qualify over a hundred type of documents and trigger actions in the customer service teams only with documents ready for work, saving most of the exceptions-handling time.

The experience was further used to consolidate the treatment of incoming claims documents. The resulting process, a data-centric design run in Balandra, could be exported for reuse, documented, and changes for business reasons or to include new needs such as management of new suppliers or new sources of information.

How the Client's and Balandra teams worked together

Balandra's project team worked closely with the business teams of the client to express the requirements through a discovery phase. After that, the processes were formalized using Kopernik, our data-centric modelling methodology, owned by Balandra and the Universidad Politècnica de Catalunya.

The integration with the existing interfaces was done by the technical team and the implementation in Balandra, Once live, the platform was provided "as-a-Service". All further changes were made by the customer care team, together with the client business teams, with no further involvement of the technical team.

About Balandra

With its recognition as a Gartner Cool Vendor in 2015, and its team with 20+ years of direct customer experience, Balandra is the world leading platform based ondata-centric process design and technology. Together with its clients, Balandra delivers business value through its technology solutions that are a perfect fit for the new needs of the digital company.

Learn more about us at www.balandrasw.com