



AGF Irish Life

Project Benefits and Payback

- **Service improvements with greater customer satisfaction and loyalty**

Online access to all correspondence allows immediate responses to all enquiries. No time is wasted looking for files, there are no time-wasting call-backs.

Cycle times are 30% shorter because of the integrated workflow, image and fax system.

- **Quality improvements through workflow**

Because processes are coded in the workflow system, the industry's best practices are used consistently.

Staff concentrate on the business requirements and accurately satisfy customer requests.

Training is easier because the workflow system manages processes and helps less experienced team members.

With an annual premium income of over £250M and over 800 staff, AGFIL is the largest commercial general insurer in Ireland and one of the top five personal insurers. Despite its undoubted success, the Franco-Irish company identified the close proximity to the European market, with its large insurers aggressively interested in international business, as an added threat in an already volatile domestic scene.

Challenge

Intent on turning that threat into an opportunity, AGFIL examined the potential of business process re-engineering. Nick Hughes, a member of the AGFIL Board of Management, recalls that management quickly realised technology would not deliver competitive advantage on its own. "We saw immediately that workflow and image processing on their own could not deliver any major gains; we needed a root and branch review of all the business processes."

Under the banner of 'Project 2000' the company turned itself inside out: delayering, launching employee financial incentives and revamping its product range. Critically, it also restructured from a traditional if somewhat static department structure (including Underwriting, Claims and Sales) into dynamic teams each responsible for the total business needs of a targeted group of brokers.

Solution

A client/server system of workflow, imaging and fax was devised and fully integrated into the company's business system Insure/90 running on IBM AS/400s. The products chosen were the workflow manager FlowMark, the image product ImagePlus VisualInfo from IBM and the fax product TOPCALL (TOPCALL UK).

As with any workflow and imaging system it has proved key to get paper-based documents into the computer system as early and accurately as possible. AGFIL has now set up a central scanning unit. As Hughes points out: "The technology challenge is to get the work to the teams and to balance it. Getting the post into the system and indexed correctly is critical: through TOPCALL faxes now come in and are routed automatically."



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- **Productivity improvements**

More work can be completed at the first touch; tasks do not need to be pended.

Paper handling, mail delivery and filing tasks are eliminated.

Concurrent access to customer files allows simultaneous processing of tasks.

- **Savings**

Filing and post distribution are eliminated.

Phone calls and post from brokers are reduced because they now prefer to use fax.

- **Management control and continuous improvement**

The workflow system captures relevant and accurate statistics: this is already seeding continuous improvement initiatives.

Result

For the customer the big benefit is having the same group of people dealing with all their needs, the employee has been empowered, becoming multi-skilled in the process while the company has coped with radical step change and can move Project 2000 forward with assurance.

The service level improvements are already apparent. The company has measured a 30% improvement in turnaround times for broker enquiries while paper handling and call-backs have been virtually eliminated. Because there is no longer dependency on a single copy of a document several tasks can be handled concurrently. Hughes admits that some of these improvements are direct consequences of the re-organisation but rightly points out that you cannot differentiate one from the other, the re-organisation from the workflow and imaging that support it. "Work-flow and imaging have changed dramatically the way the place is organised and the way the work is done. It is a completely different environment: people have been given levels of authority beyond what they had before and the system is designed to help them and not get in the way."

AGF Irish Life Holdings has used workflow and imaging as a competitive weapon in a rapidly changing insurance market. The company has won national industry awards for its service levels, identified new lines of business and can now face the dynamics of a rapidly changing market with confidence. This year it was one of the runners-up in the IMC European Solution of the Year.

Future

"For documents that originate with AGFIL, such as claim forms, Hughes sees great potential in the humble bar code. Forms sent out bearing bar codes could be routed directly to the appropriate personnel upon their completion and return. 'We are looking at this and believe it is something we can go further with, but generally we are trying to discourage people from sending us paper,' notes Hughes.