



Phoenix Case Study

Scottish Widows

By implementing a Content Management and Workflow solution, Scottish Widows was able to continue to service the increasing volumes of business from their existing pool of staff, and maintain the highest quality of service to its customers.

Requirements

A bespoke Content Management & Workflow solution

A paperless work processing environment across five different business departments in Scottish Widows

Improved service and productivity

The Phoenix Solution.. provides Scottish Widows with a single work processing system across multiple departments. All work is routed and referred to the correct case manager regardless of location

Number of Users - 1000 licences were purchased. The system was first rolled out to the mailroom and payments departments, and then onto private clients, new business and corporate pensions

Platform - HP UNIX

Phoenix implemented the very first installation of FileNet Panagon Capture outside the US in Scottish Widows

Established in 1815 as a provider of general funds for the female relatives of deceased members, The Scottish Widows' Fund and Life Assurance Society became Scotland's first mutual life office. It has grown to become one of the UK's largest providers of pensions, life and investment products. Today, the company manages client funds of £90 billion and has multi-sales channel capability through Independent Financial Advisors (IFAs), Direct Sales, Direct Marketing and the Lloyds TSB Branch Network. For five consecutive years Scottish Widows has been awarded the Five Star IFA Service Award.



The Business Problem

With over 1,000 people employed in Scottish Widows' back office, the task of manually sorting and delivering the 20,000 letters received daily was the responsibility of 50 mailroom employees. It was time consuming and the letters often had to be duplicated and forwarded to multiple departments.

Many departments were reliant on paper intensive processes and as a result, the inefficiencies and problems associated with paper storage were widespread. Customer service was of key importance for Scottish Widows, being a key player in the highly competitive insurance sector. The organisation was



keen to maintain its high levels of service excellence but such a heavily paper based business, however made the maintenance and improvement of existing standards difficult. Huge volumes of paper were continually being created and with it increasing storage costs. Documents had to be physically passed on to from one colleague to the next for work processing and the time spent in transit was slowing service levels down.

Previously, all incoming mail was manually sorted and distributed by department. Within each department the mail was once again distributed between the clerks who, after examining each document would decide on the next appropriate activity. Related files from storage would often need to be retrieved in order to complete a query. For all those instances, completion of the task or query had to be deferred until the relevant file was brought out of archive. The threat of losing documents and files also introduced an element of risk. A misplaced file meant a customer query could not be completed.

Scottish Widows planned for a dramatic increase in future volumes of business. Commented Michael Smith, Workflow Development Manager, Scottish Widows. "We needed an IT solution which would increase staff productivity, our managers were spending excessive time manually allocating tasks, supervising staff and creating reports"

Added Smith "We also needed a solution that would allow us to service increasing volumes of business from our existing pool of staff, whilst maintaining a high quality of service to our customers."

The Solution

Scottish Widows chose a solution from Phoenix Technology Group, a custom built Image and Workflow System built on FileNet Panagon technology. The solution is comprised of generic business application components that now form the basis to Phoenix's m² e² product set. The resultant solution delivered to Scottish Widows was a functionally rich, robust, flexible, end-to-end Content Management and Workflow solution.

First of all, Phoenix carried out a Project Development Workshop (PDW). This scoping and sizing exercise

determined the details of each of the projects different phases, through testing and implementation right up to point of hand over to Phoenix's technical support team.

Phoenix works very closely with our customers to ensure that the outcome of the PDW and the solution decided upon is the very best option for them, and that it includes all necessary customisation work to meet the organisations' specific requirements.

Scottish Widows purchased licences for a 1,000 seats, the solution was implemented in Scottish Widows mailroom and payments departments first and subsequently rolled out to private clients, new business and corporate pensions departments.

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Also managers were spending excessive time manually allocating tasks, supervising staff and creating reports. We needed the solution to allow us to service increasing volumes of business from our existing pool of staff, whilst maintaining a high quality of service to our customers."

**Michael Smith,
Workflow Development
Manager, Scottish Widows.**



The single work processing solution provides the following functionality across five business departments:

All communications from customers via e-mail, fax, phone and post are captured and entered into the system in the mailroom.

These communications are indexed and tasks are created.

Once indexed, tasks arrive instantly into the appropriate user's work queues within the appropriate department.

All users can now easily and quickly access documents and files from the desktop in electronic format.

A user can process a work item by: completing the task; referring it to another user; mark it as pending; route it to the next work-item step in the process; defer it to another user or create a new work item.

Benefits

Scottish Widows has reduced operating cost margins to provide enhanced shareholder value.

Customer service has been significantly improved as service representatives now have access to customer, policy, product and contact information from a single desktop, removing the need to switch between disparate systems.

Many customer queries can now be answered in one or two minutes, something that would have required a call back or letter prior to this.

Other available options are; send letters, add comments and view the image or document folder.

Resources are optimised and the time taken to complete tasks is reduced.

The solution provides an easy-to-use Work Administration module to define distribution, access rules and user roles. The work items are automatically routed based on the system's distribution rules and by the Scottish Widow's organisational structure within Visual Workflow.

Certain tasks are prioritised thus ensuring that more pertinent tasks are completed first.

Managers can monitor and set service levels, track productivity and measure it by individual, team or department.

The solution is also equipped with 'out-of-the-box' workload balancing, management statistics and reports which save hours of management time and effort.

The Benefits

Although the solution has provided numerous benefits to the organisation and its users, the following have been the most important for Scottish Widows:

The solution allows Scottish Widows to standardise processes and allocate tasks according to business priorities. All this functionality is controlled by the team leaders and managers. Managers can react accordingly without the need for intervention from IT support. The company can reduce operating cost margins to provide enhanced shareholder value.

Customer service has been significantly improved as service representatives now have access to customer, policy, product and contact information from a single desktop, removing the need to switch between disparate systems. Many customer queries can now be answered in one or two minutes, something that would have required a call back or letter prior to this.



The Phoenix solution saves users valuable time by:

- **filtering, prioritising and organising users' daily work**
- **automating the distribution of work to the appropriate user in the right location.**

Streamlined case management to a single individual or department has also improved efficiency, customer service and accountability.

Decreased turnaround in the time taken to deal with customer inquiries and complaints has resulted in improved service levels and increased productivity from existing staff.

Managers can now view automatically generated reports and statistics from their desktops. Potential problems can be flagged before they arise, high customer service levels can be continually maintained.

Scottish Widows has since demutualised to become a wholly owned subsidiary of the Lloyds TSB Group. Through its innovation and willingness to embrace change, Scottish Widows as part of the Lloyds TSB group continues to set the pace in a rapidly-changing financial services industry.

About Phoenix Technology Group

Phoenix Technology Group delivers content, workflow and case management solutions to financial services companies on a fixed cost and fixed timescale basis. Our customers include bluechip companies such as AXA, Royal & SunAlliance, Winterthur Life, Lloyds TSB, Churchill and many more. If you would like to discuss implementing any of the above technologies please contact us.

PHOENIX TECHNOLOGY GROUP.

**Phoenix House
32/34 Castle Street
Dublin 2
Ireland**

Tel: +353 1 6707722

Fax: +353 1 6707721

Web: www.phoenix.ie

Email: solutions@phoenix.ie