



Phoenix Case Study

Winterthur Life

Service Excellence and Client Value for Winterthur Life's Customer Management Centre for Closed Book Policies.

Requirements

Increased staff efficiency

Improved response times and service levels

Introduction of Computer Telephony Integration (CTI) and document letter generation

The Phoenix Solution

The m² e² product set digitises and indexes all archived files, incoming mails and faxes. It automates and controls the flow of work to 155 administrators' desktops, through a user-friendly interface and provides CTI and letter generation facilities.

Number of users: 155, two locations

Platform: Windows NT4

Integration to other applications:

Microsoft Word

Microsoft Outlook

FileNet Visual WorkFlo/IDM

Winterthur CAPS

Winterthur Life is a top ten UK provider of Group Personal Pensions and Single Premium Personal Pensions via IFAs and SIPPs (Self Invested Personal Pensions). Part of the Credit Suisse Group, Winterthur Life is renowned for its innovative approach to pensions, and offers flexible products that are structured to today's market.



winterthur

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The Business Problem

Winterthur Life UK had over 600,000 policies on file and was receiving an average of 1,000 mail items and 1,000 phone calls daily. The Customer Management Centre (CMC) was struggling to service existing customers via all the various communication channels, as a result Winterthur was not positioned to support its growth objectives.

Lengthy training processes, restricted skill sets, disparate systems and non-integrated technology, were all prohibiting a quick and easy method of completing customer service transactions. The focus was on completing single transactions instead of looking at service processes across the board. New business opportunities were being lost. In addition, communication channels were primarily paper-based and manually intensive resulting in ineffective communications both internally and externally with customers. Finally, multiple legacy systems were producing disparate views of the same customer data and business processes were inefficient. There was an ever-increasing backlog of work and staff were demoralised, having to deal with many repetitive tasks.





Winterthur Life, Basingstoke UK.

The Solution

Winterthur's management team re-examined their business practices and found their key objectives had to be, to improve response times to customer inquiries and policy applications, and to implement a systems that could facilitate the company's growth objectives for the business. After an in-depth study of vendors in the marketplace, they sought a solution that would provide service excellence and client value. Phoenix Technology Group was chosen to deliver a process, image and content management system. The m² e² product set was implemented across 155 desktops within Winterthur's CMC for Closed book policies. The implementation was designed to deliver the following key objectives:

A process, image and content management solution across the CMC, followed by New Business within the Claims Department.

Computer Telephony Integration (CTI) and a document generation system incorporated into the process management solution.

An uncomplicated implementation to facilitate future roll-out across other areas within Winterthur.

"The implementation was very professional and it was obvious that Phoenix have extensive experience in similar successful projects. We needed a solution which would be up and running within a reasonable timeframe and the Phoenix solution exceeded our expectations"

**Stuart Campbell,
Project Leader, Winterthur Life**

In order to deliver all of the above, the Phoenix solution also involved incorporating various client specific customisations to m², e² and FileNet Panagon software.

m² Media Composer

Media Composer is a letter generation application which integrates with Winterthur's legacy systems. Users are presented with a quick pick document list from a hierarchical tree, all of which are appropriate to the stage of the process they are presently at. Once the appropriate document is chosen, they may insert standard paragraphs, manual merge fields or add in text or enclosures before printing/sending.

Computer Telephony

Computer Telephony Integration (CTI) enables the identification of a policy holder prior to answering their incoming call. CTI can automatically transfer, receive and place a call. The CTI search function identifies the customer and their policies, bringing up their file on screen. An agent can either, answer the query, view progress on outstanding work items or forward the work to another agent. The main advantage of CTI is the time saved in identifying the customer. Customers are directly connected to the responsible customer service agent or team and no longer experience being transferred from one agent to another.

"The implementation was carried out within six months so we've seen a rapid return on investment and increase in productivity. The system was accepted easily by the users because it was not solely an IT led project, Phoenix project implementation approach ensures that the system users were involved from the outset "

Added Stuart "The solution has potential to be implemented across additional departments to realise enormous incremental benefits there too. Overall the solution has increased productivity by 30%".

**Stuart Campbell,
Project Leader, Winterthur Life**



Benefits of the New Solution

A key benefit was the speed of delivery, and resultant rapid return on investment. The project took six months from start to finish.

With m² and e² installed, Winterthur was able to scan all relevant back files into the system, creating a virtually paperless office.

Integration to the various legacy application systems was also critical. Imaging and process management has provided interaction between existing applications, e² has greatly improved information availability and productivity.

Customer service representatives now have access to all customer information from a single desktop, removing the need to switch between disparate systems.

Many queries are now answered over the phone as a "one and done" task. Previously a call-back or letter was required. Staff efficiency and service levels have been significantly improved.

Overall the solution has increased productivity by 30%.

The system eliminates the need for manual post sorting and distribution. This was previously the responsibility of the team leaders.

Through m², letters are generated and data fields are automatically pre-populated directly from a quote. Minimal manual effort is required. This has resulted in huge time and cost savings for Winterthur. All quotes are automatically saved, reducing duplication.

The new system has streamlined case management to a single individual or department, improving accountability and customer service.

Additional claims functionality has shortened the claims life cycle significantly. Claims payment authorisation may be assigned to certain teams and individuals only.

Precautionary measures against claims leakage are an important feature of the solution. One such rule stipulates that if

claim details are input by a particular agent, they can advance the work-item to the next step but cannot authorise the claim's payment.

The administrator also re-directs all unplanned or, out of the ordinary payments to a group leader. This also acts as a barrier to claims leakage.

The Phoenix solution is easily extended across multiple sites. Winterthur Life has already taken advantage of this by moving its CMC to Basingstoke where 145 users are now using the m² e² product set at the second site. The system is designed to be administered by managers in different business units, with minimal involvement from IT. Business managers can set-up and change processes to suit their own departmental method of doing business. Managers can react quickly and change set-up as the situation determines e.g. extra agents can be assigned to complete different tasks if there is an emergency or a potential backlog in a particular area. The m² e² product set's "out of the box" functionality means, upgrades will support future technology advancements. Winterthur is fully supported by Phoenix Technical Support Department.

"We have boosted customer service and reduced paper as a result of this project. We've seen a rapid return on investment and productivity increases. An added bonus has been an increase in staff morale as the new system has all but eliminated backlogs of work."

**Stuart Campbell, Project Leader,
Winterthur Life**

About Phoenix Technology Group

Phoenix Technology Group delivers process, content and records management solutions to financial services companies on a fixed cost and fixed timescale basis. Our customers include bluechip companies such as AXA, Royal & SunAlliance, Lloyds TSB, Churchill and many more.

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