



Lift-off with digital insurance processes

- Efficient claims settlement and underwriting processes
- eFiles for claims and customers
- Secure collaboration beyond departmental boundaries
- Company-wide ECM platform

The company

Delvag Versicherungs-AG is the insurance firm of the Lufthansa Group and a subsidiary of Deutsche Lufthansa AG. As an international risk carrier based out of Cologne, Germany, the company specializes in aviation and transportation insurance and reinsurance coverage. In addition to the subsidiaries of the Lufthansa Group, numerous airlines and companies around the globe rely on the know-how and over 90 years of experience of Delvag in insurance and risk management. Another subsidiary makes up the company's portfolio: Albatros Versicherungsdienste GmbH is an insurance broker specialized in company services, company pension plans and employee services. Together with Delvag, they operate as a unique captive duo in the airline sector.



Management summary

Measurable boost in efficiency through digital insurance processes

For Delvag Versicherungs-AG, being the insurance specialist for the Lufthansa Group is both a promise and an incentive. In addition to standard coverage, customers also receive customized solutions for aviation, transportation and reinsurance. To fulfill its customers' needs, Delvag has to manage its processes quickly and flexibly.

The old hybrid file-keeping system – paper-based and in the digital legacy archive – was an impediment for the company. Processes such as claims settlements and underwriting moved slowly due to redundant data maintenance and the lack of digitized processes. Delvag faced another challenge as well – growing business volumes. For these reasons, Delvag's goal was to more efficiently manage its insurance processes while maintaining its team size. Digital processes were the solution to facilitate cross-departmental, quicker and less error-prone work. To accomplish all of this, Delvag made the decision to go with Doxis4 from SER. With the ECM and BPM platform, the insurance provider now manages its information centrally in uniform eFiles for claims and customers. At the same time, Delvag uses Doxis4 BPM to digitally map its cross-departmental processes and to thereby tap the automation potential. There are several benefits to this; for example, claims are settled quickly and in line with the process, which boosts efficiency in claims management by up to ten percent. Intensive change management ensures a high level of user acceptance for Doxis4, which is continuously being rolled out throughout the company. By successfully implementing its digitalization strategy, Delvag has managed to fulfill the prerequisites for future digital solutions and service offerings.





Project facts and figures

TOPIC:	Efficient insurance processes with Doxis4 ECM & BPM
CUSTOMER:	Delvag Versicherungs-AG
INDUSTRY:	Insurance
EMPLOYEES:	Approx. 310 (group-wide)
CUSTOMER SINCE:	2015
SER SOLUTIONS:	Doxis4 archive, DMS & BPM, eFiles for claims and customers, digital workbaskets, workflow-based claims settlement and underwriting processes
INTEGRATION:	Microsoft Office & Outlook, in-house insurance application and claims management system
USERS:	Approx. 110
DOCUMENT VOLUME:	1.8 million documents & 173,000 existing files
HIGHLIGHTS:	Strong BPM engine and secure interfaces for cross-departmental and process-related case processing



"The comprehensive introduction of Doxis4 is an important component of our digitalization strategy!"

Kevin Zimmer, IT Consultant & responsible for ECM



ECM and BPM give wings to insurance processes

With over 4,000 claims per year, paper-based case processing was not very efficient. Delvag had to come to terms with this – especially because its business volume was growing steadily. Although the insurance provider already had developed its own in-house insurance application system and document management system, document steering and processing was still primarily paper-based. The reason: the old DMS had limited functionalities. There were no search or sorting functions for documents. There were no full-fledged eFiles and, most importantly, no possibilities to manage and archive documents in an audit-proof way. "The old DMS was not flexible enough to structure complex cases," recalls René Schmalen, Head of Claims, "and there was no electronic release process. That meant that if we needed a signature, we had to do it by hand and scan the document or store it in a paper file. This means that we sometimes had both paper and electronic file keeping!"

Delvag wanted to come up with a more efficient long-term solution. It then started to search for a solution that would improve both cross-departmental digital communication and work with documents. Furthermore, Delvag also wanted a solution that would ensure faster and less error-prone work while also making sure that no case processing step is forgotten. It was quickly apparent that a modern ECM system was the best means of accomplishing this. In 2015, Delvag worked with an external consultant to create a preliminary survey of the requirements it would have of a new system. The search for a suitable ECM vendor had begun.

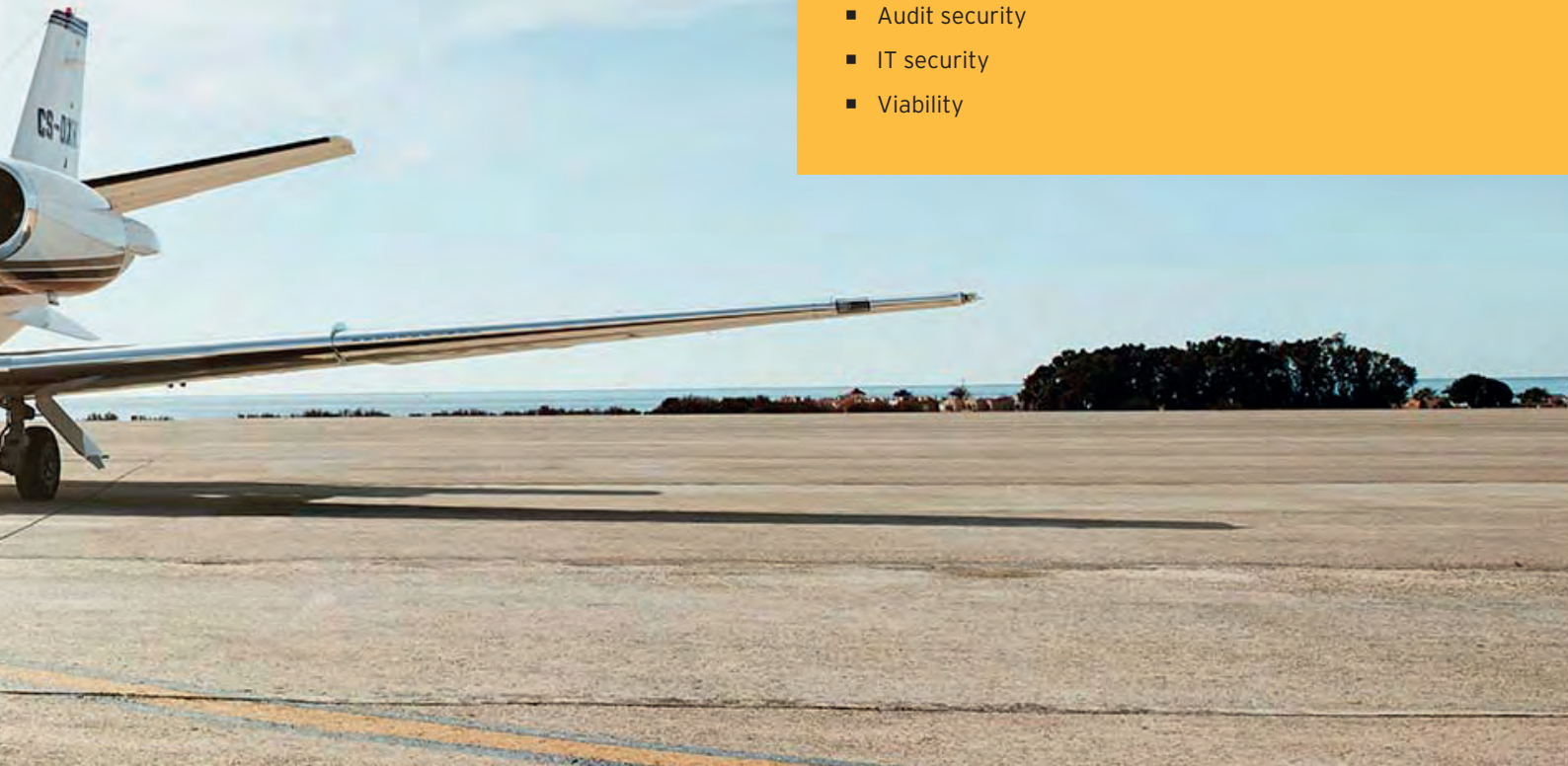


Found: innovative partner

"The comprehensive introduction of Doxis4 is an important component of our digitalization strategy. It is intended to create clear process structures and to integrate all process participants," explains Kevin Zimmer, IT Consultant and responsible for ECM at Delvag. Digital files and workflows, in which all teams and interface areas can work together, fulfill one of the main requirements of the new ECM system. The ECM system also offers secure integration possibilities with specialist applications such as the claims management and insurance application systems. Doxis4's adaptability and user needs also play an important role: "If our processes change, we have to be able to react to that. For example, if we want to integrate more apps for our customers in the future. Also, we face very complex challenges in the aviation and transportation business areas: There are cases that may last 20 to 30 years, sometimes with a high number of injured parties. The ability to structure this well

ECM requirements of Delvag

- Strong BPM engine
- DMS with many different functions and digital files
- Integration of in-house specialist applications
- Workbaskets with overview of tasks and deadlines
- Mobile client
- User-friendliness
- Audit security
- IT security
- Viability



and to get back into a case even after several years have passed was the most important aspect from a user perspective. To make this possible, we need functions for commenting, highlighting and annotations, plus good search functions and the task management options," Schmalen says, describing the requirements of the ECM system. To meet the tough compliance requirements placed on Delvag, it needed an audit-proof archiving and deadline management system as well.

In a tender process narrowed down to four finalists, Delvag decided to go with SER. Aside from the functional scope of the Doxis4 iECM suite, SER's many years of experience in ECM were also a factor in the decision. "It was important to us that we find a solid vendor that will further develop its product in the upcoming years and that will implement modern, innovative solutions. We wanted a partner with whom we could achieve large parts of our digitalization strategy in the future and that understands our needs as a mid-sized firm. SER simply fit the bill," explains Zimmer.



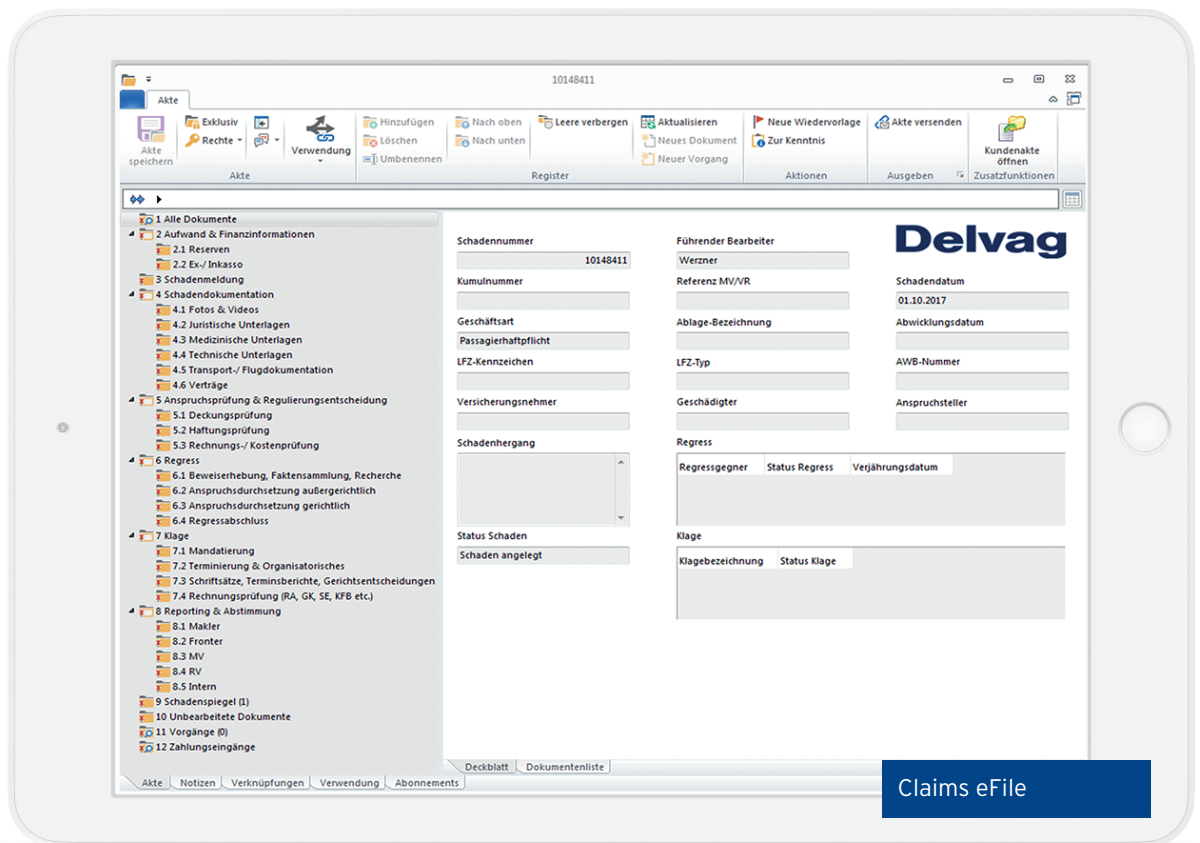
"Now that we are moving away from paper, emails and print-outs are no longer an option!"

René Schmalen, Head of Claims

Digital claims management takes flight

In 2015, as the first project step, Delvag introduced digital files in Claims. Case workers in this business area are able to find all information about aviation, transportation and freight claims in the eFiles. Claims processing and document preparation take place in the in-house claims management system. All documents created here are automatically transferred in Doxis4 and managed via workflows. The claims settlement workflow, which Delvag launched simultaneously with the claims eFile, was particularly important: The Delvag team uses the workflow to generate settlement offers for claimants, to release the settlement according to the separation of duties principle, and to manage the rest of the process in line with the customer's response. Depending on how this proceeds, the payment is initiated, completed and recorded in the posting.

Schmalen and his team appreciate how much easier work is now: "In the past we had to give Accounting paper documents or emails so they could verify the outbound payments. Today, they get the information about an approved payment automatically via the workflow and let us in Claims know if the payment has been made." Both Claims and Accounting can access the claims eFile which contains documents, process instances and tasks related to the claim.



Top quality through process guidance

Doxis4 guides Delvag's employees through all of the steps of a claims process to ensure that nothing is overlooked. One example of this is the invoice release process: If a case worker does not have the authority to release an invoice, then a second signatory must be selected. Doxis4 then notifies the right person. "In the past, we had to think of this step ourselves. We had to find the responsible colleague, print out and forward the invoice to this person. We used to send an email response so quickly that we forgot about the second signature! Today, this never happens thanks to the claims workflow," summarizes Schmalen.

Another helpful tool for quality assurance at Delvag is the integrated random check workflow. Instead of verifying each invoice in a triple-approval process, a certain number of invoices are subjected to random checks. The claims management system recognizes to which document postings this applies and, based on this information, Doxis4 forwards the related documents and releases to the responsible employee. "It was crucial for us that the ECM system could cover this step," emphasizes Schmalen, adding, "Now that we want to get away from paper, emails and print-outs are no longer an option!"

Since document exchange is faster and the error rate is lower now, Delvag was able to boost efficiency as planned; in claims teams and interface areas, efficiency increased up to ten percent.

Claims settlement workflow and payment capture with random checks





"My personal highlights are the audit-proof workflows for all digital release processes: Basically, I don't have to sign anything anymore. This is really huge progress for me!"

René Schmalen, Head of Claims



"The fact that we can find everything in the claims eFiles can directly see if there are open tasks, without actually searching for them, is a huge benefit for us. We have everything immediately on hand!"



Kevin Zimmer, IT Consultant & responsible for ECM

Awareness of tasks and deadlines

Something new for Delvag's employees was the electronic workbaskets. While in the past the claims management system monitored deadlines were through a follow-up function, the system was not able to manage tasks and the related documents.

Today, case workers see tasks and deadlines directly in their workbaskets and receive reminders of, for example, the outstanding payment of a counterparty of legal recourse. If the payment was made on time, Accounting files this in the claim and the reminder is automatically stopped. Another advantage is the individual structure according to which each employee can display his or her workbasket based on preferences. For example, the workbasket can be displayed chronologically, by contact person or thematically according to the case.

In addition to personal workbaskets, Delvag also utilizes functional team workbaskets: "It makes no sense that only one or two employees can access tasks," explains Schmalen, "When an employee is out, the colleagues can access the centralized claims workbasket where all claims end up." Furthermore, all tasks related to a claim are also shown in the corresponding claim file together with notes about the processing steps. For the employees, the eFiles offer a great amount of flexibility: "I can make use of the option of working mobile, for example from home, without having to carry claims files back and forth," comments Sandra Schlutt-Hagen, Claims Manager at Delvag. She adds, "I just access files online on my laptop. This makes it much easier to balance work with family life. It's wonderful."



Other areas on board

In the spring of 2018, the business area Underwriting received eFiles that are linked to the insurance application system with the claims files. This makes work much easier for the Delvag team, as Zimmer explains: "If a claim is settled or a new claim filed, sales clerks 'magically' receive a notification in their workbaskets. Instead of stopping work to inform colleagues of what's happening, they can focus more on their core tasks." Colleagues in the business area Claims can also access a customer file and see in one glance if, for example, a special agreement has been made with the customer. Phone inquiries and passing around paper files are relics of the past now. The Underwriting team also has workflows to help them coordinate documents and work paper-free without media disruption.

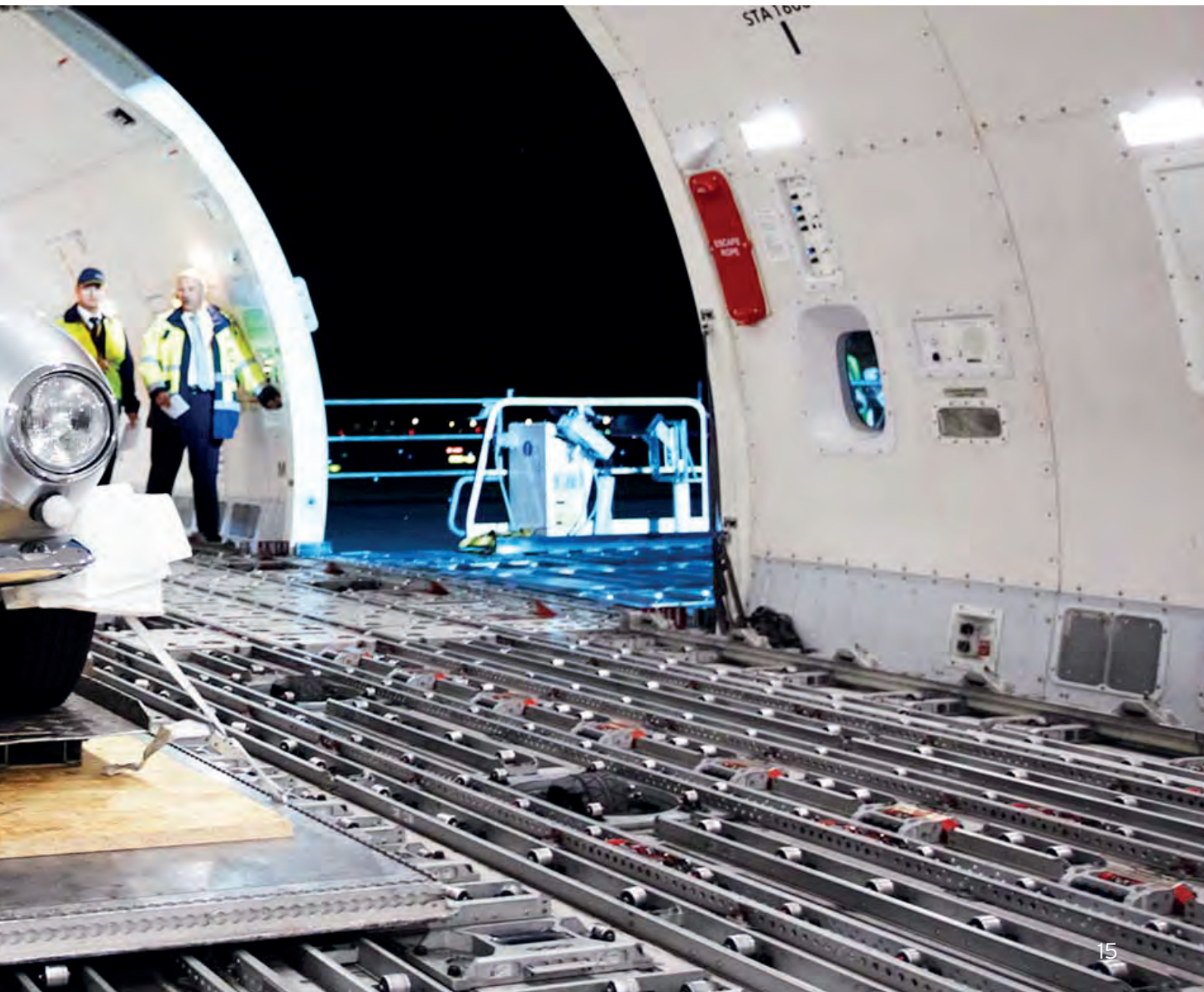




"We want to get all employees on board and eliminate any reservations. We've succeeded in this!"

René Schmalen, Head of Claims

What's more, Accounting, which is already integrated into the claim settlement workflow, receives its own eFiles. These are linked to the claims and customer eFiles and to the insurance application system. This means that the employees have all the information they need at their fingertips during a settlement.



Successful change management

The switch to fully digital processing should be as smooth as possible for the Delvag team. For this reason, Delvag takes a blended learning approach in which on-location training and video tutorials explain the new functions of Doxis4. "Before Doxis4 was launched, we trained our employees and, most of all, the key users who are the contacts when there are questions," says Schmalen. He adds, "But even after the launch, there were frequently interactive workshops. They gave employees the opportunity to discover new functions that make their work day easier."

To boost the acceptance of the ECM system, Schmalen and his team developed a campaign with a logo, jingle and promotion video that demonstrated in a humorous way the advantages of paper-free work. The campaign, created by colleagues and for colleagues, was the perfect means of increasing identification with the ECM system. As Schmalen reports, "We wanted to get everyone on board and eliminate any reservations. We've succeeded in this!"



Security tests passed

As an insurance provider, Delvag has strict requirements regarding the storage and management of its information. Documents need to be available to employees of the special areas, but some of the documents also need to be accessible for other areas, e.g. for a random check.

With Doxis4, Delvag is able to set up structures to handle needs and meet security requirements. "In our last external audit, we really impressed them with the fact that everything from menu functions to document access is set up with permissions and is very easily traceable," comments Kevin Zimmer, "The security requirements were very, very high, but from a technical and compliance perspective, we met all of the auditor's provisions. We really scored on that." This also pays off when it comes to audit security, which was not covered by the legacy DMS. With Doxis4, Delvag is able to manage retention periods for documents, files and processes in a centralized, uniform and traceable way.





User overview

- Efficient claim management and underwriting processes
- Improve ability to provide information
- Lower error rate
- Free of media disruption and conducive to cross-departmental collaboration
- Verifiable audit security
- High employee acceptance
- Basis for digital service offerings

Next destination: mobile & online

By launching Dosis4 ECM and BPM, Delvag created a sound basis for implementing their digitalization strategy. Cross-departmental work should also become better in the future. One goal here is to further automate processes. René Schmalen can well imagine having, say, automated inbound mail processing: "It would be nice if the incoming correspondences related to a claim would land directly in the workbasket of the case worker, so there is no need to work parallel in Outlook. Many in our team would like to have this."

Furthermore, the topic of mobility is particularly important for Schmalen and his team: "I'm hardly ever in my office and would like to be able to issue releases on the go; ideally, retrieving a file directly on my iPad." Since Delvag already had this in mind when it chose Dosis4 and its mobile ECM client, this will soon become a reality for the team. And mobile work isn't just a significant step for the employees: Delvag also wants to offer its customers eServices in the future. "If customers want



to buy insurance coverage online, then they should have the option of reporting a claim and sending the documents online as well," says Schmalen, continuing, "They logically end up directly in the eFile and the corresponding case worker is sent the task. We also want to be able to provide customers documents via a portal, for example, or to integrate service providers into workflows."

The flight path is clear

René Schmalen now works at a smaller desk – without paper, he doesn't need as much space. "I really appreciate the ability to work digitally: I can get the information I need even better, quickly approve of things and when talking to customers, I don't need to run to the filing cabinet or ask a colleague for information. Compared to the old paper-based solution, this is an enormous improvement. It's more modern, faster, more efficient and our employees go about their daily work with great pleasure." Delvag has managed to strengthen cross-departmental work and made progress in handling their growing business volumes.

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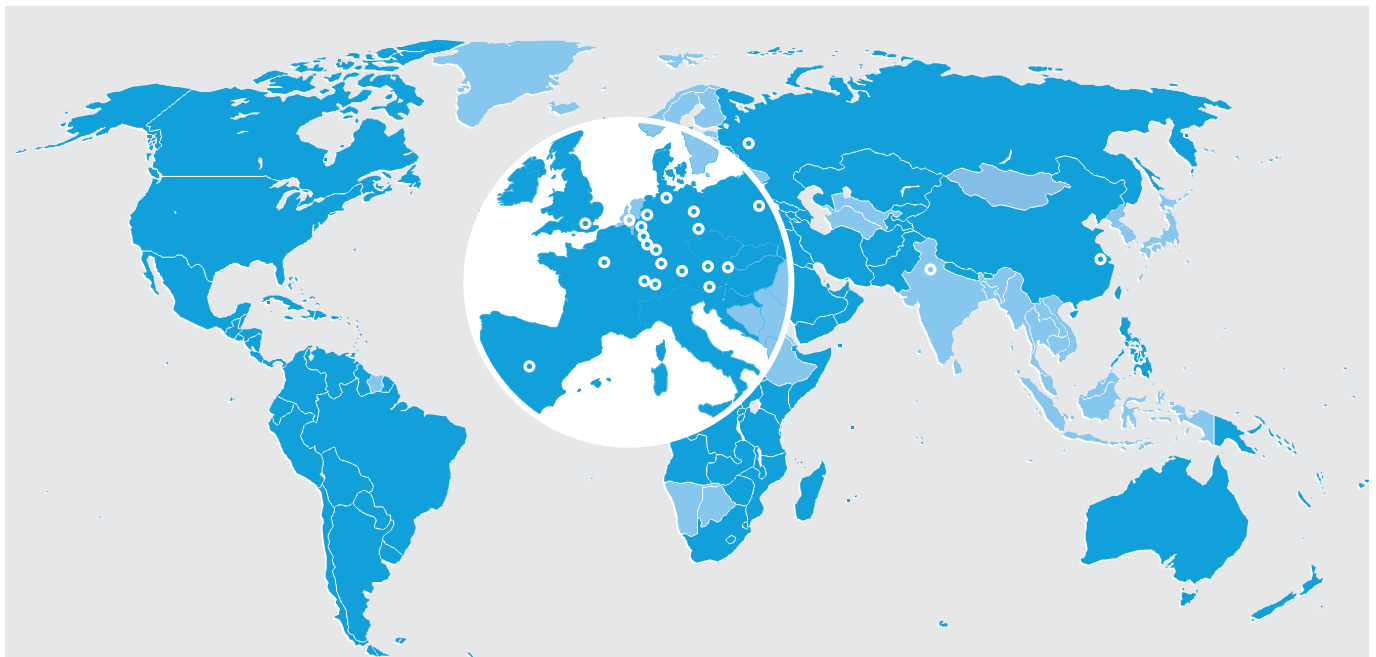
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