



## DEVK: No sooner said than done – with SER's case-centric DMS

- Cross-location insurance management
- Workflow-managed case processing with electronic workbaskets
- Integration with SAP (CM, FI/CO) and other business applications
- End-to-end digital application and claims processing



## The company

DEVK has been protecting its customers against the risks of everyday life for over 130 years now. The mutual insurance company was first formed as a self-help organization for and by railway workers. Today, it is still a corporate welfare organization for the employees of Deutsche Bahn. Located out of Cologne, Germany, DEVK has four million customers and is Germany's third largest provider of household insurance, the fifth largest of car insurance, and the sixth largest of liability insurance.

Its motto "DEVK. Gesagt. Getan. Geholfen." loosely translates into "DEVK. No sooner said than done." As proof of this, over 2,000 claims are processed daily at DEVK. One reason why DEVK can process claims so quickly is its decentralized organizational structure. With 19 regional headquarters and 1,250 local offices throughout Germany, DEVK is always close to its customers. Another reason is its technical innovation that ensures fast processing and the best possible service – which are prerequisites for offering optimal help in insurance cases.



*"The number one strategic target of DEVK is customer satisfaction. We can only achieve this if we are fast and able to provide information on demand."*

Markus Schiffer, Project Manager,  
Department of Project and Portfolio Management

#### Management summary

## End-to-end digital and case-centric document management at DEVK

As one of the largest German property and liability insurance providers, DEVK's portfolio insures against 13 million types of perils. Each of these involves a large number of documents in the form of applications, policies, claims, etc. – all of which must be digitally processed from the very beginning to ensure fast service.

DEVK wanted to speed up document management and searches across all locations and business divisions while also maintaining transparency in all cases. The solution was to switch to early scanning and digital document management in case processing. The legacy archive of DEVK, however, was incapable of handling this. It lacked a case-centric document management system (DMS) with automation-ready processes.

Consequently, the insurance company decided to replace the old archive and DMS software with Doxis4. The days of complex paper-based processes are over; now, DEVK is digital from start to finish. Employees everywhere can access claims and applications in their digital workbaskets through the automated inbound mail processing system. Depending on a division's requirements, DEVK utilizes workflow support from either Doxis4 or SAP Claims Management – which is integrated with the Doxis4 archive – for document steering. Working with eRecords for policy holders, contracts and claims, DEVK's teams can search through all divisions and business applications for further context-related insurance documents.

With this case-centric insurance management system in place, the 19 regional headquarters are able to reduce their processing times significantly. The policy holders notice the difference in the fast and highly competent service that DEVK offers.

## Always looking ahead

### Digital case processing for superb customer service

DEVK constantly strives to be immediately accessible for customers in their moments of need. In addition to traditional communication tools like mail, fax and telephone, DEVK has also long been utilizing email and a customer portal called "MeineDEVK". To ensure that information sharing and the processing of applications, policies and claims run smoothly, the underlying technology has to meet the modern demands of document management and securely handle millions of documents. This is how DEVK is able to maintain its high level of service and to process 32 percent of all claims on the day they arrive. "The number one strategic target of DEVK is customer satisfaction. We can only achieve this if we are fast and able to provide information on demand," explains Markus Schiffer, Project Manager, Department of Project and Portfolio Management.

Fast processes, low resource utilization, high service quality - all this is possible only with fully digitized case processing that starts already with inbound mail. DEVK was not able to offer this with its old archive. There was no workflow-supported document management solution, which meant that employees were using Microsoft Outlook to assign tasks and send documents. It was also common to send documents and letters by mail to the regional headquarters. Case processing was done on paper; the documents were then scanned and archived. This process had some major drawbacks for DEVK: there was a lack of transparency in case processing, employees were unable to access the email mailboxes of others, and it was difficult to assign tasks when someone was absent.

#### DEVK project targets

- Cross-location and cross-division information access
- Quick cross-system searches
- Automated daily mail distribution
- End-to-end digital case processing
- Transparent processes
- Sensitive document and data protection
- Future-oriented software solution

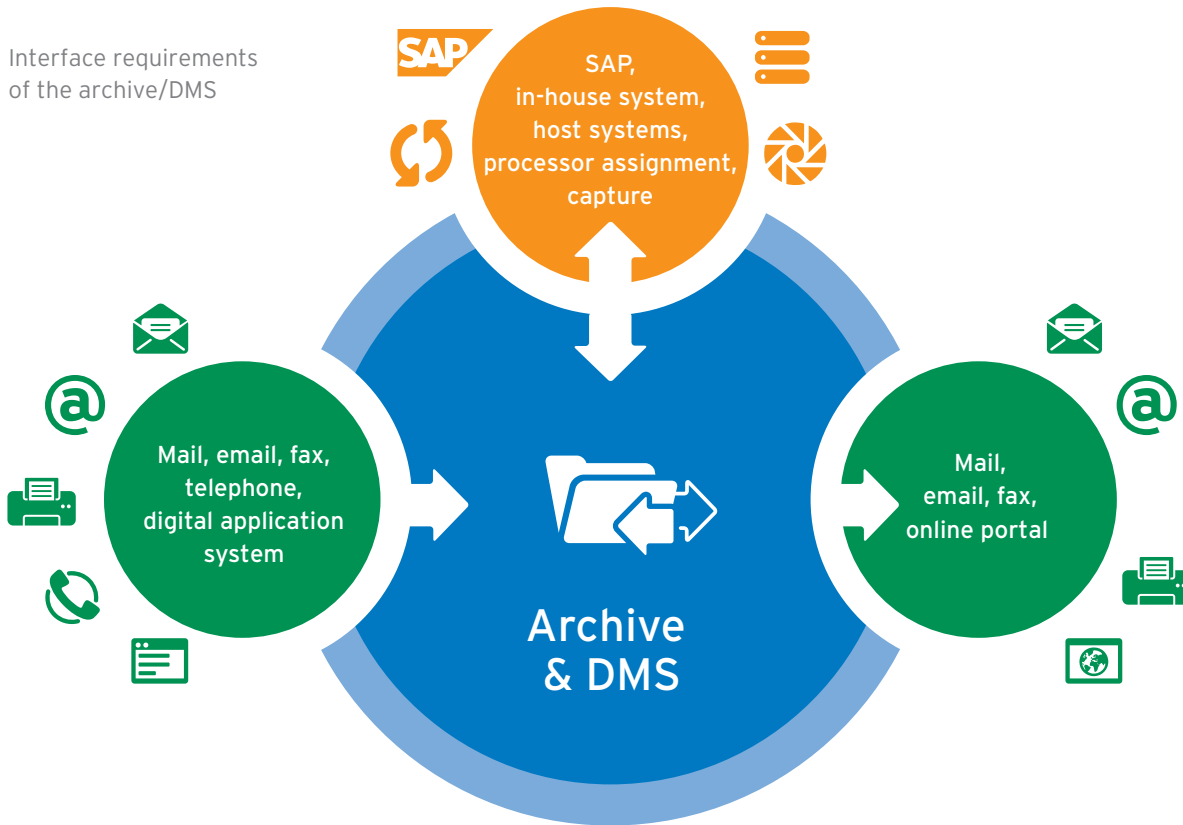




## Project facts and figures

<b>TOPIC:</b>	Case-oriented insurance management
<b>CUSTOMER:</b>	DEVK – insurance
<b>INDUSTRY:</b>	Property and liability insurance
<b>EMPLOYEES:</b>	Approx. 6,000
<b>CUSTOMER SINCE:</b>	2011
<b>SER SOLUTIONS:</b>	Doxis4 iECM suite for archive, DMS, eRecords (e.g. for policy holders, contracts, claims, mopeds, debt collection, mortgages), automated inbound mail processing, workflows
<b>INTEGRATION:</b>	SAP, Microsoft Office and Outlook, DEVK's own insurance management system, further host insurance division systems
<b>USERS:</b>	2,700 in-house staff, 3,000 sales force, 3,500 customers using the web portal "MeineDEVK"
<b>DOCUMENT VOLUME:</b>	Approx. 400 million documents, 432 document types, 62 million records
<b>HIGHLIGHTS:</b>	Cross-location and cross-divisional digital insurance management, case-centric document management: from inbound mail to secure archiving; SAP integration

Interface requirements  
of the archive/DMS



"By digitizing inbound mail, our aim was to bring together all processes into one DMS workbasket. Our old archive was not capable of doing this," describes Alexander Erpenbach, Head of the Policy Department for the divisions Property, Liability, Accident, Automotive Insurance and Customer Center Service. Another reason why DEVK wanted case-centric DMS was to create an authorization concept that would enable a differentiated assignment of roles and rights. The legacy archive had not been capable of this.

### Wanted: modern document management

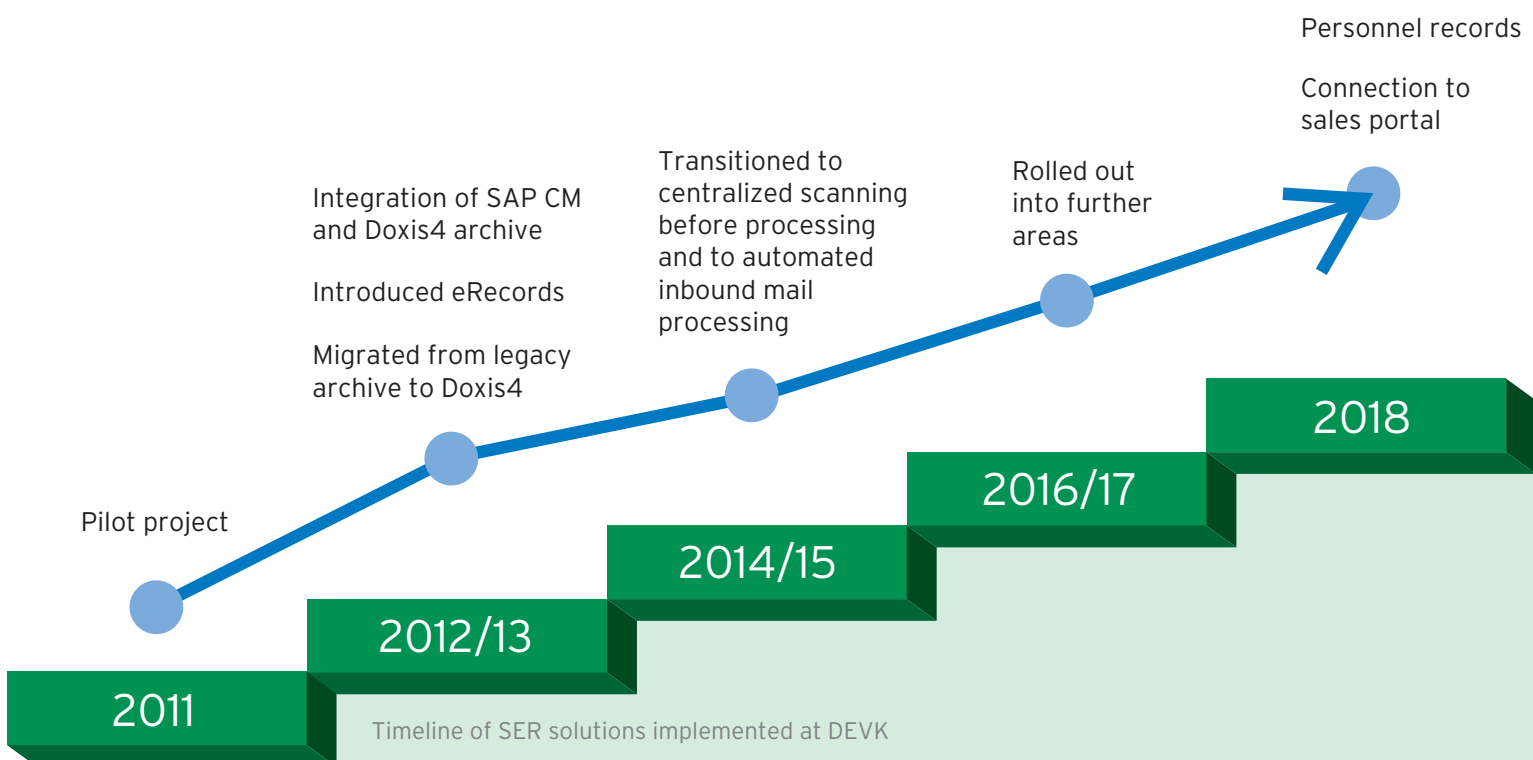
By working with DMS, DEVK wanted to speed up its document management and searches and to maintain transparency throughout all cases, no matter the location or business division. "Our long-term goal was to end the manual distribution of documents and to start processing cases completely digitally," sums up Markus Schiffer. Another important aspect for DEVK: to ensure secure interfaces to input paths, SAP and host/in-house systems. From the very beginning, DEVK planned a company-wide and multi-step launch, which is why it paid close attention to stability, fail-safety, performance and scalability when selecting a technological solution.

DEVK selected SER based on a comprehensive criteria catalog. The insurance provider was impressed with Doxis4's unified technological platform, which offers freely combinable functions to meet the demands of DEVK's business areas. What's more, SER's extensive project experience convinced DEVK that it was capable of understanding its requirements and goals. DEVK knew that the relationship would be on equal terms given SER's similar size and standing. Recalling the selection process for a vendor, Alexander Erpenbach comments: "While we were looking for a vendor that would fit technically into our system landscape and meet our requirements, we were also seeking one that had comparable project experience."

### The path to digital insurance case management

The DMS project was kicked off in 2011 with a pilot project in the Legal Protection division. In the pilot project, DEVK tested the first workflows to automate cases, which gave the team important insights for the next implementation steps. As Alexander Erpenbach explains: "The workflows for distributing documents and tasks to employees need to be supportive, but in no way prescriptive. With Doxis4, we can make sure that applications are immediately processed."

The first big milestone on the path to modern document management took place in 2012 and 2013: replacing the legacy archive with Doxis4. Approximately 250 million documents and 40 million records, including their annotations, were transferred to Doxis4. "It was important for us to shut down the old system as quickly as possible. The migration know-how of SER was crucial for the smooth migration. The users were able to work uninterruptedly during the transition to Doxis4," adds Alexander Erpenbach.



*"The workflows need to be supportive, but in no way prescriptive."*

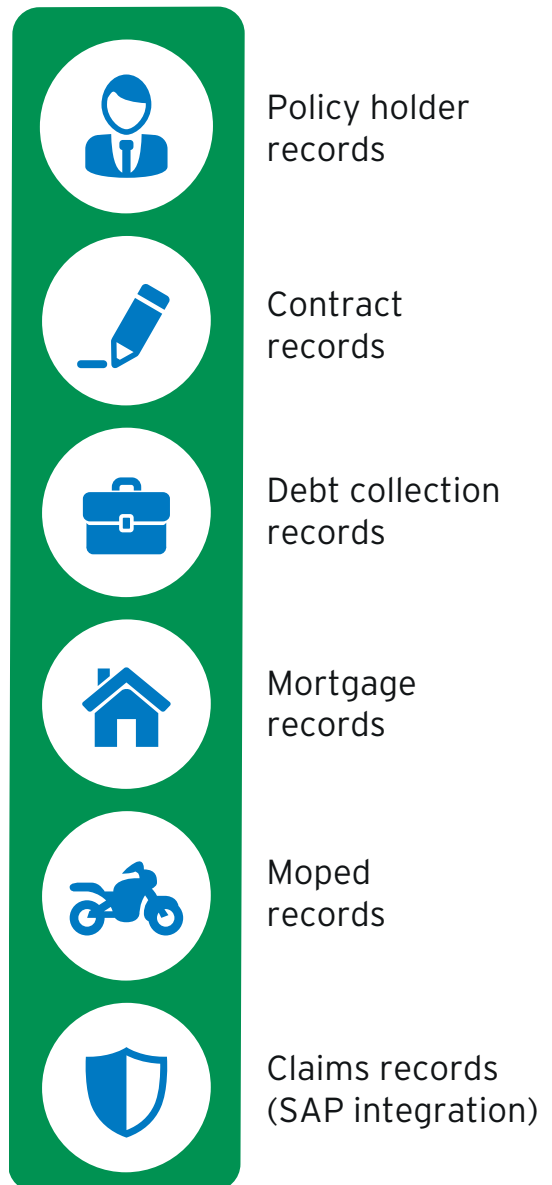
Alexander Erpenbach, Head of the Policy Department for the divisions Property, Liability, Accident, Automotive Insurance and Customer Center Service



### A smart combination of DMS and SAP

In addition to Doxis4, which provides key DMS components, DEVK also works with SAP. The case determines which system leads: If documents are the focus of the use case, DEVK applies the document management system. This is often the case, for example, in departments that process new applications, contract changes, etc. DEVK relies on Doxis4 here to handle these cases. In the Claims department, the focus is on processing data. Consequently, DEVK launched SAP Claims Management parallel to Doxis4. The Claims department now works with the SAP business workflow and digital claims records. SAP provides the structure and logic; Doxis4 manages it all and serves as a document archive. Due to the simultaneous launch, DMS and SAP are closely connected to one another and perfectly matched.

Markus Schiffer is very pleased with all the different use case options: "The big advantage of Doxis4 is that it can do two things: one, be integrated into leading systems such as SAP as a pure archive, and two, take over the leadership position in other projects, just depending on the department's requirements. At DEVK, we take advantage of both variants." Accounting uses Doxis4 also as a document archive connected to SAP FI/CO via the ArchiveLink interface.



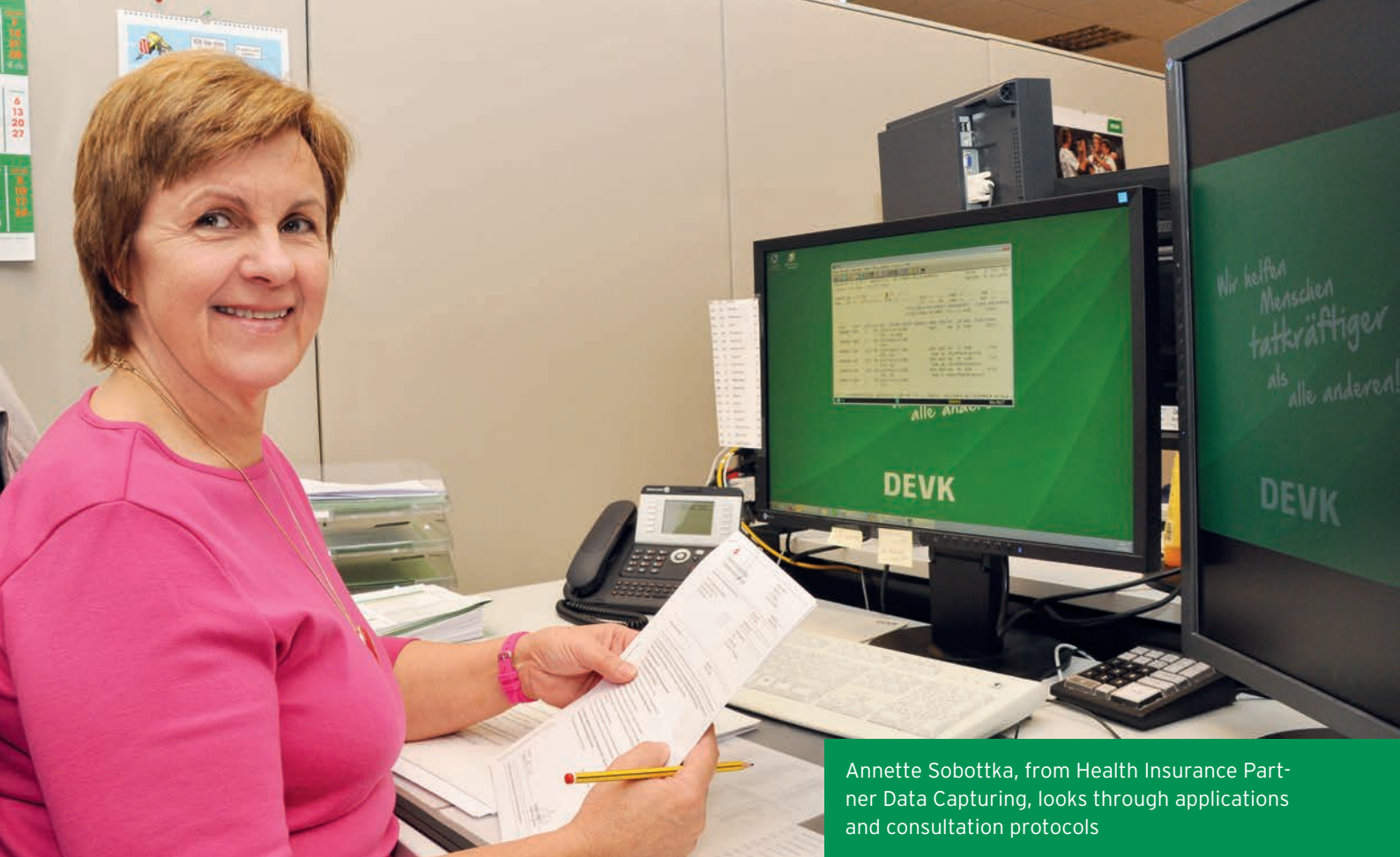
Record types used by DEVK

## A 360° view of policy holders

After successfully integrating SAP and Doxis4, the business divisions started working with Doxis4 eRecords in 2013 - a big step in creating greater transparency and providing customers information even faster. The policy holder eRecords, for instance, bring together all information on policy holders and their contracts. The digital record cover sheet displays the most important information, including the policy holder number, claim number, name, date of birth and annual premium. The DEVK employee immediately sees which cases of a policy holder are still open and

The record cover sheet of a DEVK policy holder eRecord

can directly access them. The applications are processed in the in-house system and new documents are created in Microsoft Office. Ricarda Schrickel, head of the customer center in Erfurt, Germany, appreciates the DMS functions the most: "We can make notes, highlight text and stamp documents directly on our screens, which is very convenient. And every employee knows where to find the cases. This really saves time!" In just one click, employees can switch between Doxis4 and integrated applications such as SAP, the in-house system and the host system. They can also search the system for documents, records and processes of a specific insurance case. "DMS gives us a 360° view of our customers, including the contact history. Every employee can search through any case at any time. This is a major advantage compared to our former paper-based solution that used Outlook, which not everyone could access simultaneously," remarks Alexander Erpenbach.



Annette Sobottka, from Health Insurance Partner Data Capturing, looks through applications and consultation protocols

## Target achieved: Daily claims settlement processes

The next big milestone was reached in 2014: DEVK switched to inbound mail processing. Regardless of which inbound channel, the mail is digitized and assigned to the processor responsible for the case via the Doxis4 DMS workbasket. The solution is used in the divisions Claims, Liability, Accident, Automotive and Debt Collection "Our goal is clear: automation!" emphasizes Markus Schiffer. To reach this goal, inbound mail is immediately scanned at the headquarters and further processed with the documents that arrive per email, fax and the digital application system.

The workflow support ensures end-to-end digitalization in these core divisions. DEVK uses its own processor assignment tool to identify which employee - based on skill, deputy rules and capacities - can take on a case. Based on this information, Doxis4 forwards the case and all related documents to the digital workbaskets of the employees. Alexander Erpenbach is as happy as his colleagues about the easier way of working: "The digital workbasket was immediately well received by everyone. The time and resources spent on mail distribution has dropped by 75%. This has helped us to save on resources that we can instead apply to customer service."

With many different search functions and options to switch to other processes, records and systems, DEVK's employees are able to find information in the right context. Another major advantage in terms of collaboration is that employees can create their own processes and file digital notes regarding, for example, an urgent customer inquiry. "The customers notice that our processing speed is higher due to the fact that we respond so much faster. We are now able to answer a customer inquiry within two days. This is technically feasible because of Doxis4," says Alexander Erpenbach.



*"One of the most obsolete office items is the filing cabinet"*

Alexander Erpenbach

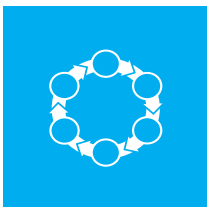


Jonas Gatzen works at the scanning station for inspection and pre-sorting

### Centralized mail and scanning center

Many customers still contact DEVK by mail. Paper-based case processing is not very efficient, though. For this reason, DEVK initiated inbound mail scanning to ensure end-to-end digital processing. To

implement this, all mail sent to the regional headquarters and sales offices is forwarded to the headquarters in Cologne, which is also the central scanning center. Up to 4,000 letters are digitized daily there and sent to a processor via Doxis4, which identifies the right person for each case. DEVK only stores the original documents for another four to six weeks to correct the scanned document, if this is necessary. As a result, paper volumes have dropped considerably.



### Advantages of a digital workbasket

- Quick access to cases, documents and further information
- Diverse cross-system search options using contract numbers, policy holder numbers, email subjects, names, area codes, etc.
- Switches to SAP, in-house and host systems
- Overview of other active cases with the same policy holder number
- Manually create new process instances
- Option to delegate and to suspend process instances

## New workflow processes and expansion into the Life division

In 2017, the Life division, which has a considerably higher number of complex requirements, was connected to Doxis4. By the end of 2017, the Life division had switched not only to pre-processing scanning and DMS workbaskets, but also to the utilization of workflows. This division of DEVK has much more complex processes in application and policy holder management and in benefit settlements, which pose a particular challenge. There are more steps involved in processing life insurance applications. From start to finish, many more people are involved in the process.

Doxis4 allows them to manage everything in an organized and transparent way. The Doxis4 client is easy and self-explanatory to use. The launch took place without any problems. "We want to reduce as much as possible or eliminate any activities that do not create value for DEVK. For example, we wanted to keep our clerks from having to individually read documents and manually forward them to the right cases. With our high volume of complex cases, this was inefficient," points out Ralf Reinartz, Project Manager of DMS3 Life. "We wanted not only to go paper-free everywhere, but also to keep the option open of automating processes in the future (direct end-to-end automatic processes). We also had the challenge of connecting the organizational structures of the Life division as efficiently as possible to ensure that everyone works effectively. Ultimately, the goal is to have the system automatically read the customer inquiries and forward them to the appropriate department with the right skills to handle it."

### Digital application management

Applications are digitized by the sales force via the application system. In many cases, this takes place fully automatically. The system stops, however, if, say, an address in the application differs from the address in the in-house system. "There used to be a printer for applications at each of the 19 regional headquarters that would print faulty applications the whole night long," remembers Markus Schiffer. "Our network load was very high, which lowered the performance of the employees. The printers just never stopped running; more than 2.4 million PDF pages were sent daily through the line."

Today, incomplete or incorrect cases are automatically placed in the digital workbaskets of the right processor for further clarification.





*"Because tasks are forwarded to the divisions via the input route in DMS, our teams spend much less time searching and distributing."*

Ralf Reinartz, Project Manager of DMS3 Life

### Data protection - a top priority

"Security is a top priority here!" emphasizes Dieter Herche, head of the customer center in Essen, Germany. "No case ever gets lost. Even if I delete something, I can still find it again." With Doxis4's security measures, DEVK is not only able to prevent unintentional deletion, but it can also demonstrably delete information, as required by Article 17 of the EU General Data Protection Regulation, which protects the right to erasure. "DEVK operates according to the insurance industry's code of conduct, which complies with regulations of the EU and other legal requirements," explains Markus Schiffer. The code of conduct stipulates that, for example, records must be locked or deleted after a certain amount of time. There are automated deletion deadlines saved in Doxis4 to ensure this. Speaking of the right to erasure: "In the old system, we never erased anything," comments Erpenbach. "We are now able to fulfill the right to erasure in the new system. Furthermore, we have access permissions set up for each department and document type, particularly for documents, records and processes. In the past, this was not possible in such a differentiated form."

### Everyone wants to work paper-free

The next record solutions are already being planned: The HR department would like to introduce eRecords in HR. The Funds division, called Monega, would like to have records to archive audio recordings of consultations - a new 2018 EU requirement.





*"With our new document management system,  
we have entered the 21st century!"*

Markus Schiffer, Project Manager, Department  
of Project and Portfolio Management



### "6,000 for each customer"

This slogan stands for the high value that DEVK places in being there for its customers: DEVK has 6,000 employees spread out across Germany. Collaborative work at DEVK has improved considerably with cross-location information sharing and digital case processing. No matter where they are, DEVK employees can clearly see all cases, digitally distribute the case loads, and work on them in a secure manner. The integrated customer portal, "MeineDEVK", has also greatly facilitated communication with policy holders: 35,000 customers can download documents, such as policies and contract information, from the Doxis4 archive.

The next goal for DEVK is to create a more connected sales network. With the integrated DEVK sales portal, sales partners can already access documents such as policies, invoices or letters from the in-house team. In the future, they will also be able to set up documents and trigger workflows to quickly forward customer inquiries to the right processor.

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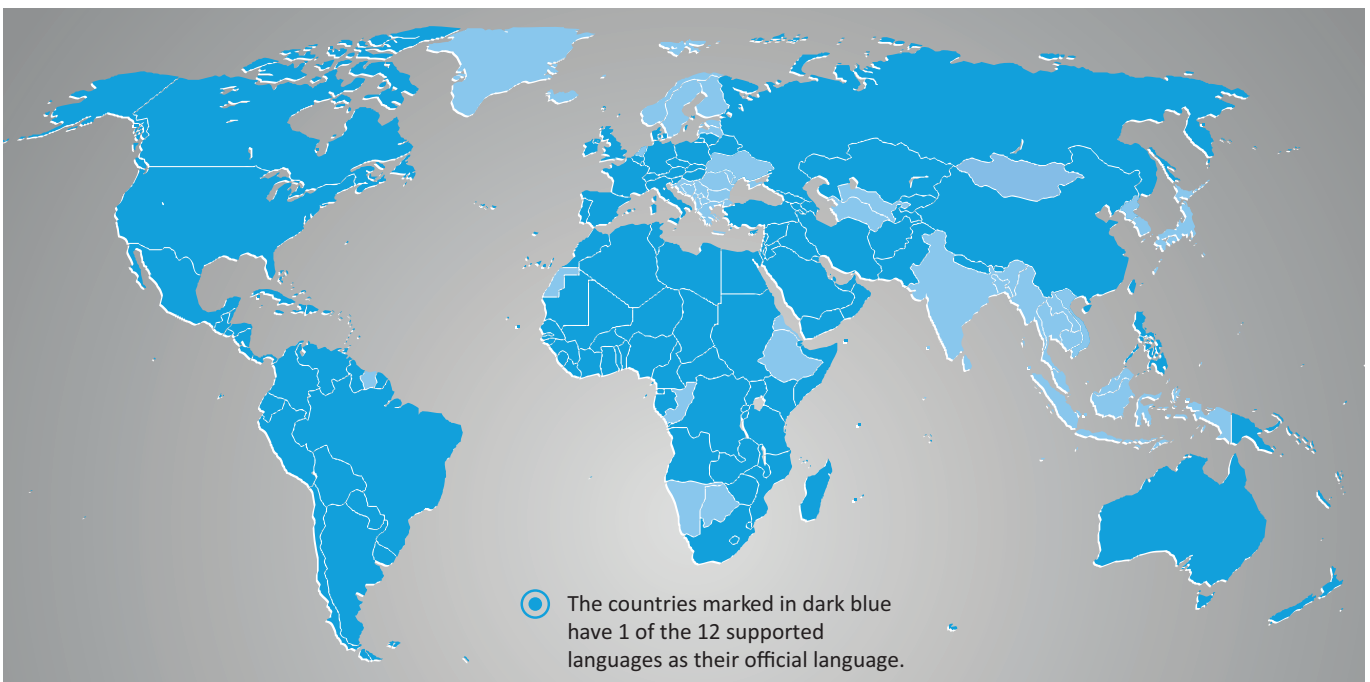
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