More efficient claims processing with a dynamic document management system.

The IBM FileNet® P8 Platform helped HDFC ERGO to eliminate the errors of manual claims processing. The integrated solution helped the company to store and access documents across various core insurance systems.

Client profile

HDFC ERGO General Insurance Company is a joint venture between HDFC Limited, India's premier housing finance institution, and ERGO International AG, the primary insurance entity of Munich Re Group. HDFC ERGO offers an extensive range of general insurance products, for motor, health, travel, home, and personal accident in the retail space. In the corporate space, the company offers property, marine, and liability insurance. HDFC ERGO was looking for a dynamic document management system to make claims processing more efficient.

Task

HDFC ERGO was using different core insurance systems to process claims. The infrastructure lacked a common document store that was linked to all the systems. Insurance agents used spreadsheet trackers to capture claim intimations. There was a high possibility of errors in processing claims manually. Negligence in updating the document also led to problems. Agents would conduct manual processing of break-in inspections of lapsed policies. In the event of negligence in updating this information, policy-holders could put in claims for lapsed policies. HDFC ERGO wanted to eliminate the perils associated with human error and obtain a robust claims management system.

"The IBM FileNet implementation has created an integrated platform for claims management with features like Business Process Management workflow processing, managing documents and effective search across all our locations in India. The feature-rich solution has helped us improve productivity, reduced claims processing time, and thus, enabled us to serve our customers better."

Mehmood Mansoori
Head, IT, HDFC ERGO

Solution

HDFC ERGO obtained central Claims Management System, coupled with a Document/Image Management System and Business Process Management workflows that provides an integrated solution to store and access documents from various core insurance systems.

The solution was implemented across the HDFC ERGO central office in Mumbai and more than 80 branches, and is being used by around 2,000 employees and agents. A highly useful feature is the user-friendly claims/policy document search interface for all departments, such as operations, call center, claims team, and sales. For effective claims processing, the base application has been customized with different queues, like intimation, approval, and distribution and dispatch.

The solution is based on the IBM FileNet® P8 Platform that includes an Image Services repository, Business Process Manager with efficient workflows for claim processing and approvals and movements from different queues, and an Image Services Resource Adapter (ISRA). To ensure effective use, the FileNet system was integrated with core insurance systems, CRM system, reporting system, Data warehouse system, Master Data Management system and SMS gateway.

Benefits

- Automated claims processing eliminated possibility of human error.

- Reduced turnaround time for non-motor claims processing.

- Reduced turnaround time for break-in inspection processing (for reinstating closed policies).

- Single interface for policy documents, claims status, and fax integration, reduced turnaround time by call center agents.

- SMS capability improved mobility of surveyors.

- SMS capability enabled instant status update on claims for customers.

- Unified database catalogue enabled integrated reports across process-data and core-system-data.

- Availability of policy and claims documents and status with sales team improved service to customers.

For more information

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