

Criterion drives process integration with WebSphere software.

Overview

■ Challenge

Create a paperless workflow system for an insurance infrastructure provider, to streamline front-end processes and link to customers' external systems

■ Solution

Workflow and business process Web integration solution based on WebSphere® software platform for e-business and MQSeries®

■ Why IBM

IBM provided a reliable, scalable, flexible e-business solution from a single source

■ Key Business Benefits

For Criterion: Expected 100% ROI in 12 months; significant increase in overall productivity; exceed annual sales target by 200%
For Strategic Thought: considerable savings in development time and costs

■ Business Partner

Strategic Thought Ltd



With more than £90 million in assets and over 40,000 policyholders, Criterion helps brokers, credit finance companies, affinity groups and other insurance companies flawlessly execute a wide variety of protection and investment products.

We all like to believe our insurance companies are financially sound—we trust them to pay us in our time of need. But it turns out that while insurers generally have the financial wherewithal to cover our claims, they are not necessarily the organizations that actually cut the checks. In fact, many insurance providers turn to specialist insurance and risk management companies—like Hampshire, UK-based Criterion—to execute their policy administration, claims processing and underwriting services.

“The manual processing of incoming claims and other paperwork for various customers was a very time-intensive task.”

—Nigel Cooke, Group Chief Executive, Criterion

Key Components

Software

- IBM WebSphere® Application Server, Advanced Edition
- IBM WebSphere Studio
- IBM Content Manager
- IBM DB2® Universal Database™ for AIX®
- IBM MQSeries®
- IBM MQSeries Integrator
- IBM MQSeries Workflow
- IBM VisualAge® for Java™

Servers

- IBM RS/6000® F80
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For instance, one of Criterion's customers, a provider of personal loans, furnishes group life policies to cover borrowers' outstanding loans in the event of their deaths. Criterion handles all the accounting and administration of premiums and benefits for the policies, while the client company retains control of communication with its customers. Another Criterion client is a small employer that offers its staff accident and pension insurance. Not large enough to enjoy a larger firm's economies of scale, this company relies on Criterion for administration and claims processing.

Criterion's business model has been a success—so much so that the company recently realized its client base had outgrown the capacity of Criterion's internal IT infrastructure and workflow processes. "The manual processing of incoming claims and other paperwork for various customers was a very time-intensive task," recalls Nigel Cooke, Criterion's group chief executive. "There was so much paper on employees' desks that it was difficult to identify where a particular claim was in the process or how long it would take to complete. We were concerned that we wouldn't be able to continue offering the level of service that our customers needed."

Criterion sought a streamlined, paperless environment—including an integrated scanning and workflow solution—in which it could expand and more readily share resources and data, both internally and externally, through secure channels.

Best-of-breed from a single source

Criterion turned to IBM Business Partner Strategic Thought for assistance with this major undertaking. "Strategic Thought had expertise in providing cutting-edge technology from IBM—an extremely reputable company—and that was a big plus," says Cooke. "We also appreciated the in-depth understanding that IBM and Strategic Thought had of the overall project and its needs. In fact, they insisted on taking time to learn about our business processes."

"We looked at several options and products from a number of competitors. However, we chose the WebSphere-based IBM solution from Strategic Thought because it provided everything we needed from a single source."

—Nigel Cooke

Strategic Thought recommended, designed and implemented a new workflow and business process integration solution based on IBM WebSphere Application Server and IBM MQSeries software—part of the IBM WebSphere platform for e-business—as well as IBM Content Manager. Cooke recalls, “We looked at several options and products from a number of competitors. However, we chose the WebSphere-based IBM solution from Strategic Thought because it provided everything we required from a single source.” Staffware’s workflow system and Tower Software’s content management product were also evaluated.

Criterion also benefited from Strategic Thought’s use of IBM development tools. “The ease and simplicity of developing with IBM Visual Age for Java and IBM WebSphere Studio has shown us that a truly scaleable paperless office with automated decision logic driven processes is now a realizable vision,” explains Strategic Thought Managing Director Richard Higgs.

Boosting productivity from the inside out

Today, Criterion has a paperless office, with IBM Content Manager storing documents electronically and MQSeries and MQSeries Integrator controlling internal processes. WebSphere Application Server drives the Java technology-based business logic that enables Criterion clients and their policyholders to access data and execute transactions securely in Criterion’s systems over the Internet.

The e-business solution has boosted the company’s productivity by streamlining processes at the front end of the business while providing a high level of integration with existing backend systems. As a result of this greater efficiency throughout its workflow process, Criterion expects an ROI in 12 months as well as accelerated company growth.

“The reliability and performance of the IBM solution are integral to the quality of the solutions we provide for our customers,” says Cooke. “The WebSphere Application Server provides a workflow platform that lets us link seamlessly to external customer systems. We believe this has helped us exceed our sales target for this year by 200 percent.”

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–Richard Higgs, Managing Director, Strategic Thought



Criterion has a longstanding relationship with IBM Business Partner Strategic Thought, whose pioneering e-Engineering methodology—based on WebSphere software—helps companies reduce the risk of e-business initiatives.

Streamlining processes for staff and customers

All internal processes, including claims and new business acquisitions, are driven by a series of applications integrated through MQSeries Workflow, MQSeries Integrator and MQSeries, running on an IBM RS/6000 F80 server running AIX 4.3.2. MQSeries Integrator provides the link between internal processes and external systems, accepting batch files from customers which are loaded automatically into the workflow system.

Each piece of incoming paper mail, whether a claim or a new business form, is immediately scanned; the electronic document is stored in an IBM Content Manager object library on the server file system, with the index managed in IBM DB2 Universal Database running on an RS/6000 F80 server. Business managers, the IT department and other end-users access the internal systems from their Windows NT desktops through a single front end or workflow. This provides users with an integrated view of their work assignments, along with direct and quick access to all of the scanned documents relating to this work. Supervisors can view the workloads of their teams, and better understand and manage workload distribution across individual team members.

In addition, Criterion's business process team can view the operation of the workflow process as a whole, determine where bottlenecks occur and identify additional process improvements.

Thinking ahead

Strategic Thought hopes to leverage elements of the Criterion solution to benefit some of its other customers. "Because we developed the solution with Java technology," Higgs says, "we'll be able to re-use the infrastructure we created for Criterion in applications for businesses with similar needs. That should result in a considerable savings in time and development costs for us and our customers."

As for Criterion, the company is well-positioned to handle all the new business it expects to acquire in the coming months. "The WebSphere software platform for e-business, together with DB2 Content Manager, has all the right elements to assist us as we move forward—scalability, flexibility and leading technology," comments Cooke. "Even our smallest customers can offer big-business-type services by linking to our workflow and e-business solution. We all benefit, and that's the point."

For more information

Please contact your IBM marketing representative or IBM Business Partner.

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For more information about Criterion and Strategic Thought Ltd., visit:
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