

UNION-ERSTE PROJECT



Key Details December 31, 2017:

- Number of Employees: 520 headcounts
- Number of contracts: 705 000 cases
- Managed Assets: HUF 186 billion
- Equity: HUF 20.3 billion
- Profit before tax: HUF 1.7 billion
- Total Fee Income: HUF 76.4 billion

ABOUT THE CUSTOMER

Founded in 1990, UNION INSURANCE is a member of Vienna-listed Vienna Insurance Group. As a composite insurance company, it offers insurance solutions for the general public, companies and institutions. In parallel with its business activities, the company is also active in social engagement. In 2013, it earned HUF 33.9 billion in premium revenue, employing 300 employees.

ERSTE BANK was founded in 1997 as legal successor of Mezőbank. Total assets amounted to HUF 2,761.62 billion in 2012, employing 2,300 employees.

On 1 April 2018, the association of three Hungarian insurance companies of Vienna Insurance Group (VIG), based in Vienna, took place. Since then, Erste Insurance, Union Insurance and Vienna Life Insurance have been operating under UNION INSURANCE. The new Union Insurance Company is expected to become the sixth largest insurance market in the world, and the fifth largest in the life insurance segment.

THE PROJECT (2013-2017)

In 2013, two subsidiaries of Vienna Life insurance, Union Insurance and Erste Insurance, set out to digitize back office insurance processes. Although the two major insurance companies belong to a group of owners, they operated as two independent legal entities. The aim of the digitalization project was to shift paper-based management to electronic paperless management, which provides efficient process management for fast customer service.

The Andoc process and document manager were introduced during five work phases:

1. UNION insurance, life insurance sector
2. ERSTE insurance, general management
3. UNION insurance, property insurance sector
4. UNION insurance, automotive insurance sector
5. BO area, Andoc introduction

SUCCESSFULLY COMPLETED

Throughout the process of system deployment, the entire digital management was achieved. Provides with the Andoc system

- Managing documents related to insurance processes (1.5 million cases 50 million pages),
- Managing Insurance Processes
- Developing the processes of the insurance BO,
- Electronic contact with customers (Email, Exchange,)
- Managing templates, producing form letters,
- Statistics, Measurement, Reporting for All Processes,
- Recording of data relating to insurance matters.

RESULTS

- 80% paper removal for paper documents;
- Insurance administration accelerated by 25%;
- The number of tasks per agent increased by 17%.

INSURANCE BASIC SOLUTION?

Treated problems:

- Manage insurance documents
- Supporting insurance processes
- Supporting the processes of the insurance BO
- Automated production of forms
- Measuring individual processes and activities
- Digital signature
- Processing electronic channels into processes
- Digital signature support

Operational support processes

The Andoc system has been fully implemented in 3 insurance sectors within the insurance sectors:

- Life,
- Property,
- Automotive insurance.

In 3 years, the support process for all business lines has been put into a digital channel. After the first digitization of paper-based communication, the Andoc workflows are used to process the administrative process. E-mail requests are automatically received by the system and assigned to the appropriate administrator using server automations.

Andoc supports the following processes:

- Insurance bid processing,
- Insurance file management tasks,
- Manage changes,
- Damage Settlement
(with Damnavigator/KárNavigator Integration).

BO areas

In addition to the supporting processes of the insurance business, the Andoc system was introduced to manage the processes serving the internal organization. These processes typically focus on financial and IT (30+ different areas):

- Account Approval Process;
- Contract management process;
- Commissions management process;
- Filing

Complaint Handling

- Internal Investigation of Complaints to UNION.



UNION, ERSTE AND VIENNA LIFE MERGER - NEW TASKS:

- Following the 2017 legal merger of insurers, ERSTE processes and documents were migrated to UNION;
- After successfully completing the project, the system has reached 85% of the digital office status.

Custom solutions:

- Automatic task assignment
 - More than 100 different logic,
 - Nearly 1000 different conditions
- KOOP Integration (KOOP's UNION Portfolio Management System)
- DamnNavigator/KárNavigator Integration (First System for Managing Damage Tasks)
- CRAFT Integration (Vienna Life Document Management System)

ABOUT THE CLAIM MANAGEMENT PROCESS

Claims both electronically and on paper are recorded in the Andoc system. The Andoc system supports claims settlement

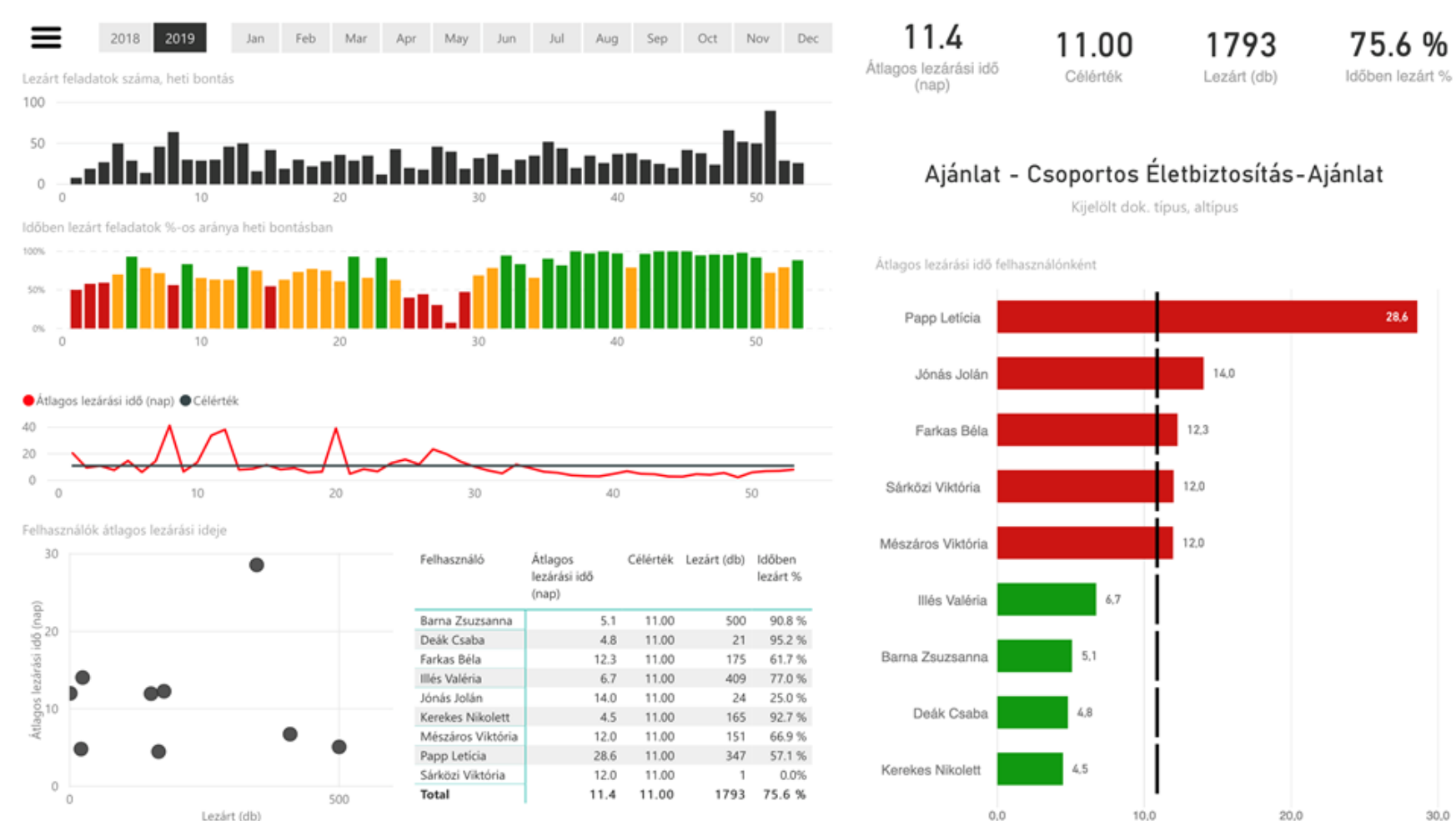
- creation of damage files with a related document,
- handling claims,
- additional information, plus information
- payments, negotiations related to payments,
- creating forms (notifications, denials, information requests)
- carry out tasks related to claiming damage.

ABOUT CHANGE MANAGEMENT

The processes of the Andoc system are used to manage changes in insurance portfolios. The system provides a solution:

- E-mail, portal, telephone and paper-based reporting of changes;
- to support processes that depend on the type of notification;
- registration of documents related to the notification;
- change management to communicate.

Measurement of life insurance division



Measurement based on users

