

 CASE STUDY |

Unius Document Management System

Allianz Slovenská poisťovňa, Slovakia

▶ SITUATION | 1

A well-planned, centralised and efficient system for managing physical and electronic documents can significantly speed up business processes, enhance operational efficiencies, improve customer service and reduce costs.

The successful execution of most business processes, such as processing an order, entails the handling of various forms and documents. Several people, performing different roles (such as document creation, review, approval and dispatch) across various departments will have to reference the same document.

As a business grows and evolves, the amount of data and documents it manages can greatly escalate, causing significant administrative overheads and costs, as well as increasing the level of human error. The need to replace hardcopy documents and the associated manual intervention with digitalised “soft copy” documents becomes increasingly compelling.

Due to rising amounts of documents that needed to be handled and processed and an increasing need to improve business processes, Allianz Slovenská poisťovňa, an insurance company, needed a paperless office solution that would centralise and automate policies, claim files and other relevant documents. They chose Unius DMS (Document Management System) from Gratex International.

Before implementing the new system, the physical archives of the policies, claim files and other relevant documents were only partially centralised as most of the archives were housed in local offices. This meant that every time a client transaction needed to be processed, documents needed to be physically located, and redistributed between various locations. The transfer of all relevant paper documents for each client transaction was labour and time consuming and could take days to complete. In addition to these inefficiencies, it was not possible to access the document in any way while it was in transport.

Every attempt to change or improve operational processes required relocation of paper documents in the archives, placing a significant administrative overhead on the organisation and its staff.

Allianz Slovenská poisťovňa implemented the UNIUS DMS solution in several phases, reaching from a start in 2005 to successful completion in 2009.

▶ BUSINESS GOALS | 2

The main goal of the transformation project based on UNIUS DMS was to streamline operational processes for improved business performance and, at the same time, reduce costs.

The management team set ambitious business objectives:

- Improved customer experience through faster, more responsive service
- Realisation of the “paperless office” vision through optimisation of content management and communication processes
- Minimisation of human error through exception handling
- Operational scalability and effectiveness through process automation
- Fully integrated technology platform catering for future change
- Meaningful, real time reporting and analytics to support decision making processes

The project achieved all the goals desired by Allianz. Productivity gains of 5 to 60 per cent were achieved across the business, depending on the department. Completion of policy documents and claims has been reduced from days to minutes. Rather than performing non value adding administrative and document handling tasks, staff can now deliver increased customer service levels. Automating the process also resulted in elimination of human error in the handling of client documents and files.

Allianz Slovenská poisťovňa now has greater control of its business and operations. The system ensures all tasks are allocated to the most relevant personnel, any exceptions are escalated and key measures and indicators are reported on.

▶ MEASURABLE RESULTS | 3

As a result of the UNIUS DMS project, a number of significant measurable business benefits have been achieved across the operational areas.

▶ Breakthrough Productivity Increase

The transformation project delivered operational productivity gains that contribute directly to the bottom line.

- 60% in the central archiving functions.
- 25% in claim processing.
- 5% in administration functions.
- Implementation of exception handling through a user friendly automated approval system resulting in minimisation of human error.
- Easy user access to all relevant DMS information directly from the core business system.
- Tasks can be controlled and allocated to the most suitable staff member.



▶ Document Management Automation

Due to the seamless integration between document management processes and the automated work flows, significantly higher productivity and visibility of actual staff performance has been achieved.

- Reduction of manual document double handling or double entry into multiple systems
- Significant printing cost reductions through archiving in electronic copy format, eliminating the need for hardcopy print out
- Emails and faxes are electronically attached to policy and claim documents removing the need for printing and filing
- Changes required for document printing can be implemented significantly faster
- Documents and any other content can be easily tracked and monitored throughout their life-cycle

- Specific document workflow requirements can be easily configured by different user levels like staff, unit or location without the need for expert technical staff.



▣ Improved Decision Making Support

Stakeholders can easily monitor business process performance indicators through easy, real-time access to reports and information. This means, as a result of process transparency, more focus can be applied on effective exception handling

- More consistent and accurate management reporting from a single system delivers a “single version of the truth”.
- Salesforce, customer service and other users can easily check the status of client related tasks and processes.
- Business units improve their performance continuously due to daily reporting which also inspires regional competition.
- Personnel and unit KBIs (Key Business Indicators) can be easily reported and shared.

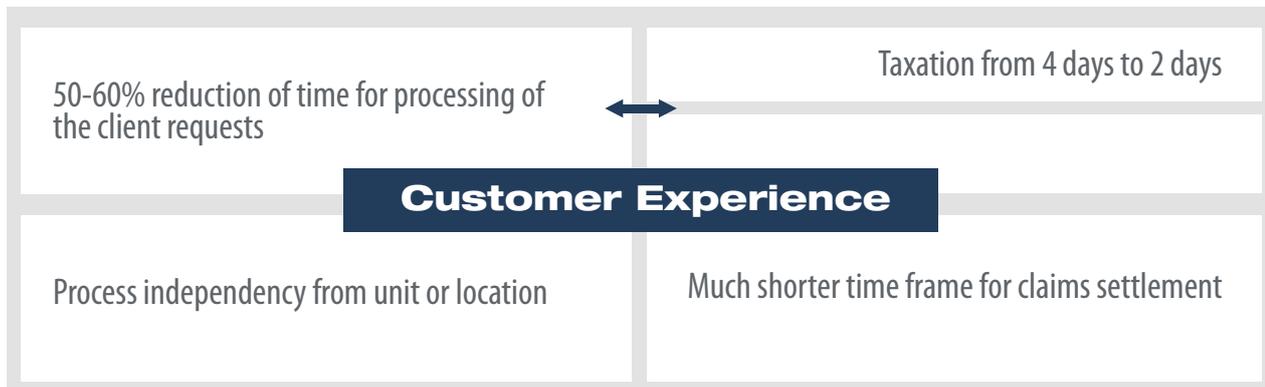


▣ Customer Experience

Faster response time and shorter claims processing has a positive impact on customer experience. This increases the reputation for customer service and strengthens therefore market competitiveness. As it becomes more and more easy for customers to switch insurance providers, strong customer service fosters loyalty amongst the customer base.

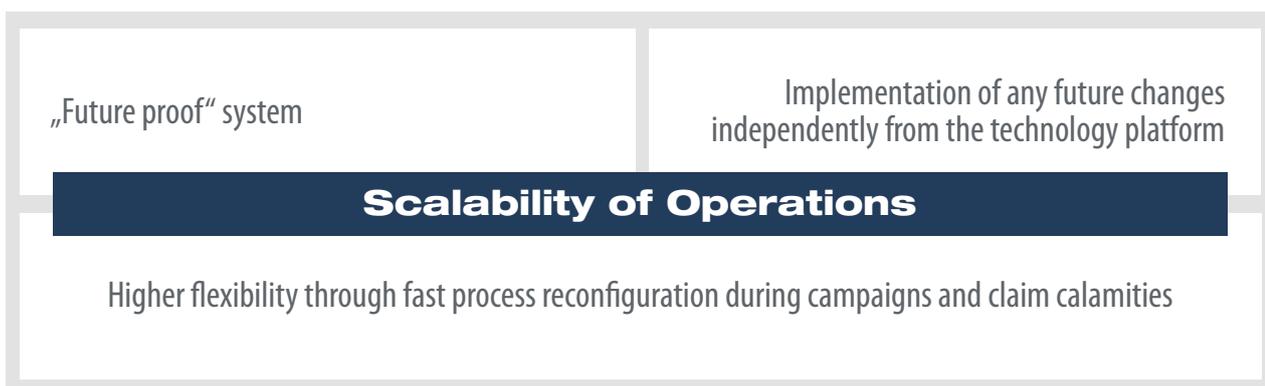
Improved Customer Experience at lower cost:

- Response times for client requests have been reduced by 50-60%:
 - taxation from 4 days to 2 days
 - administration from 10 days to 4 days
 - process is independent from unit or location
- Claims are settled in a much shorter time frame



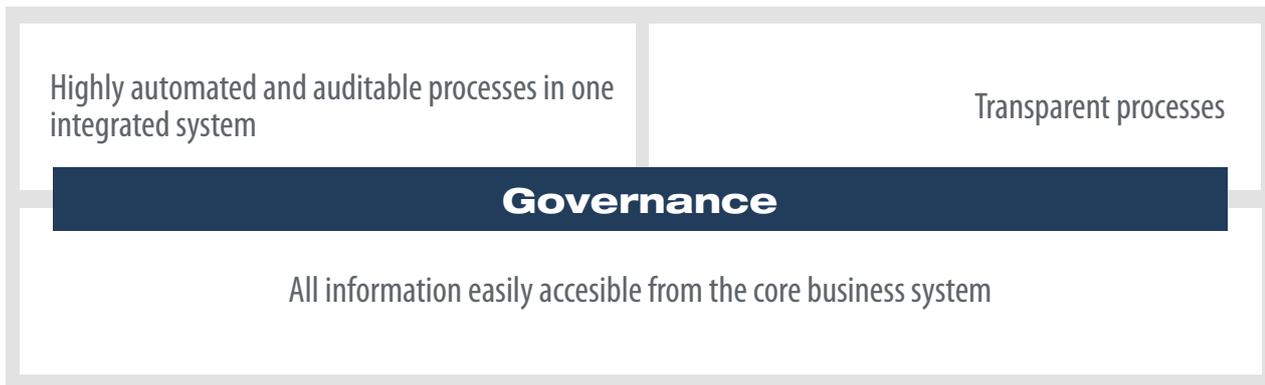
In light of the challenges posed by an aging workforce, increasing cost and scarce skilled resources in the market, the system allows business operations to scale through process efficiencies, rather than growth of the workforce.

The UNIUS DMS system is "future proof", which means that any future changes can be implemented independently from the technology platform. As a result, the organisation benefits from higher flexibility through fast process reconfiguration capabilities during campaigns and claim calamities.



▣ Governance

Increasingly complex regulatory and compliance requirements are met more easily and at lower risk by highly automated and auditable processes contained in one integrated system. The processes are transparent; all information stored in DMS is easily accessible from the core business system.



Document delivery processing | from 4 days to less than 5 minutes

<ul style="list-style-type: none"> • Delivery of the document to the registry at the branch (day D) • Document posted to the regional office for execution (D+1) • Delivery at the regional office (D+2; D+3) • Distribution from regional office or by post to headquarters (D+3; D+5) • Final delivery delay of document = 3-4 days 	BEFORE	4 DAYS
<ul style="list-style-type: none"> • Average sorting and preparation time per document = 120 s • Average scanning time = 39 s • Average time needed to validation = 37 s • Technically achievable time needed to release = 90 s • Availability of the document from delivery = until 5 min. 	AFTER	LESS THAN 5 MINUTES

Processing in the underwriting section | from 6 days to less than 15 minutes

<ul style="list-style-type: none"> • Delivery of the document at the branch (day D) • Sending the document by mail to process (D+1) • Delivery document by mail to regional centre (D+2 to D+3) • Sorting and delivery of the document inside branch (D+3) • Result time of delivery to worker = day 3-4 from delivery • Average time of processing in the underwriting section = 3 days from delivery • Result time from delivery to completion of the process = 6 days after delivery 	BEFORE	6 DAYS
<ul style="list-style-type: none"> • Continual sorting, preparation, scanning, indexing • Sorting and preparation = 120 sec • Average time needed for scanning = 39 sec • Average time needed for validation = 37 sec • Increased difficulty in validation = 20 sec • Optical character recognition (OCR) = 250 sec • Processing – Validation server = 120 sec • Import to core system (max 600 sec) = 300 sec • Availability of the active contract from delivery to completion = until 15 minutes (in case of policy without mistakes) 	AFTER	LESS THAN 15 MINUTES

▶ SYSTEM DESCRIPTION | 3

Gratex UNIUS DMS offers a comprehensive set of tools for the effective management and delivery of digital documents (sending, receiving, reviewing, searching, archiving, annotation, workflows, controlling, etc). The Gratex UNIUS DMS solution allows every document, created or received, to be converted into electronic formats. Once converted, forms and documents are stored and managed in a central repository.

Built on years of experience in document and lifecycle management, Gratex International has designed and developed UNIUS DMS specifically for the utility, finance and insurance industries. Based on proven methodologies the solution can be deployed rapidly, and easily integrated with an organisation's core business systems and applications.

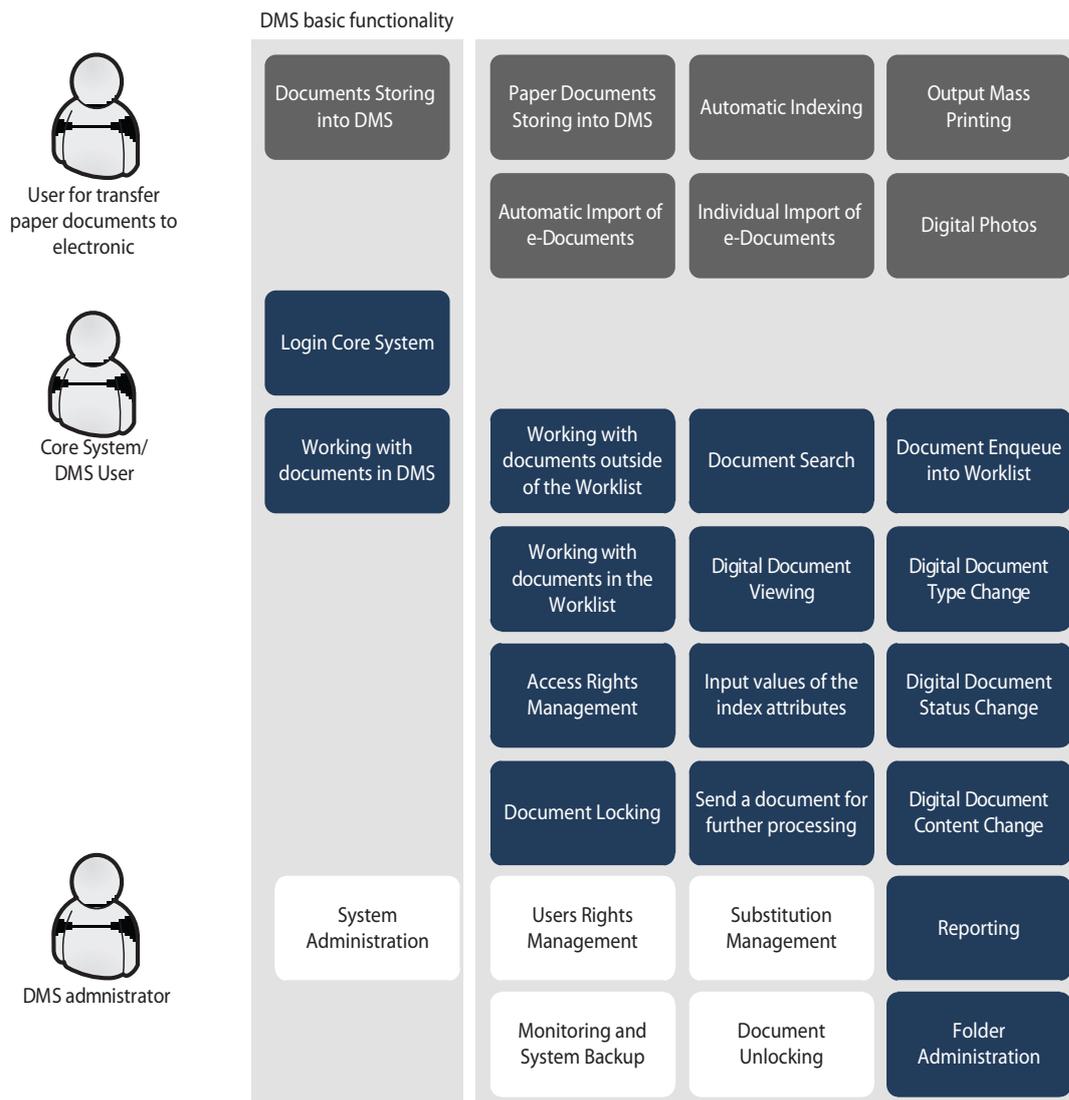
Typically core business systems manage the organisations business processes and workflows. The Gratex UNIUS DMS solution extends the power and efficiency of these systems by managing all document based communication in a fully integrated, automated and optimised way. It manages the entire end-to-end life cycle of a document, ensuring it is stored and distributed to the correct location for review, processing and archiving.

▶ SYSTEM FUNCTIONALITY | 4

UNIUS DMS transforms paper documents into electronic documents (by scanning and importing), allowing these documents to be routed to a specific user or work group, for reviewing, notations, and approval. Automated alerts can bring pending documents to the attention of the right individuals.

Due to compliance or regulatory requirements, the organisation may need to keep and present the original paper document in case of a legal dispute or for auditing purposes. UNIUS DMS minimises the need to physically handle the paper original, thereby improving document handling procedures.

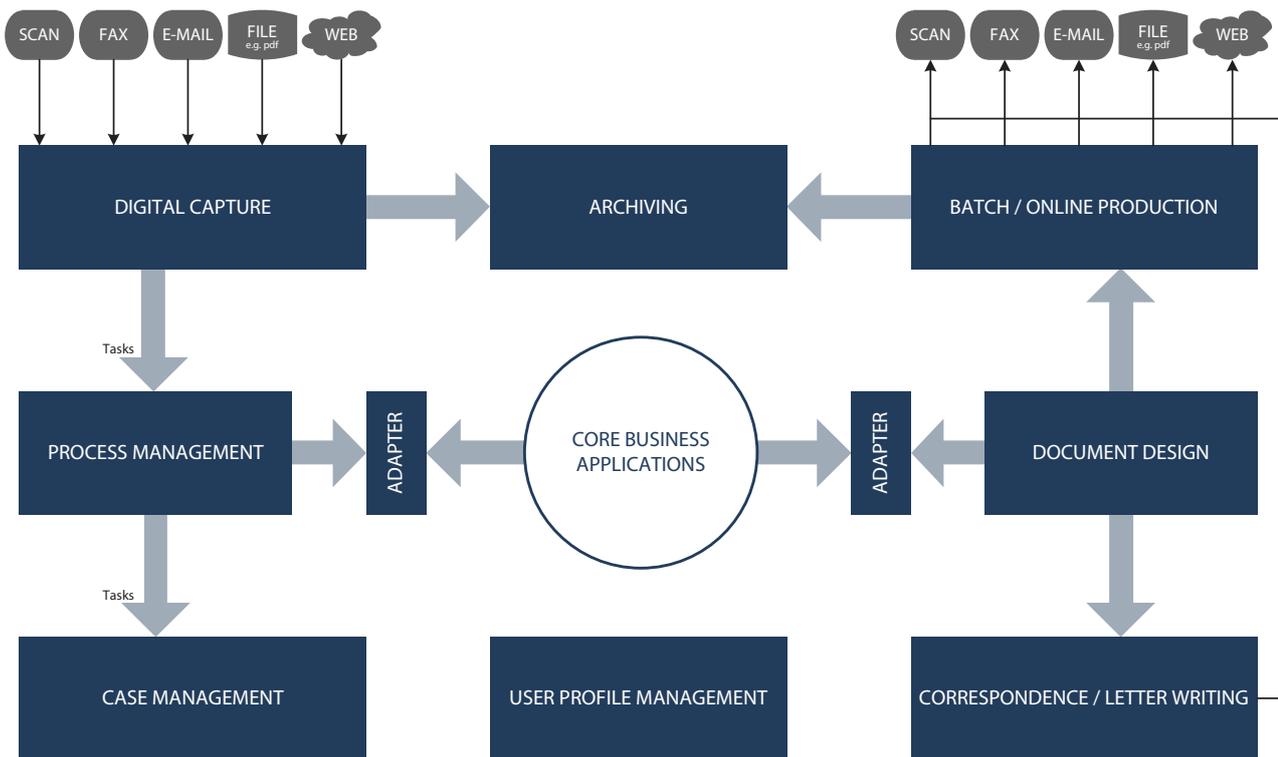
UNIUS DMS automates the entire administrative function associated with document and form management. The system is designed to work with standard Content Management Platforms (IBM, Microsoft) or Open Source CM (Alfresco). Standards like CMIS enable the integration with any Content Management platform. ISIS Papyrus Document System powers the content creation and delivery activities.



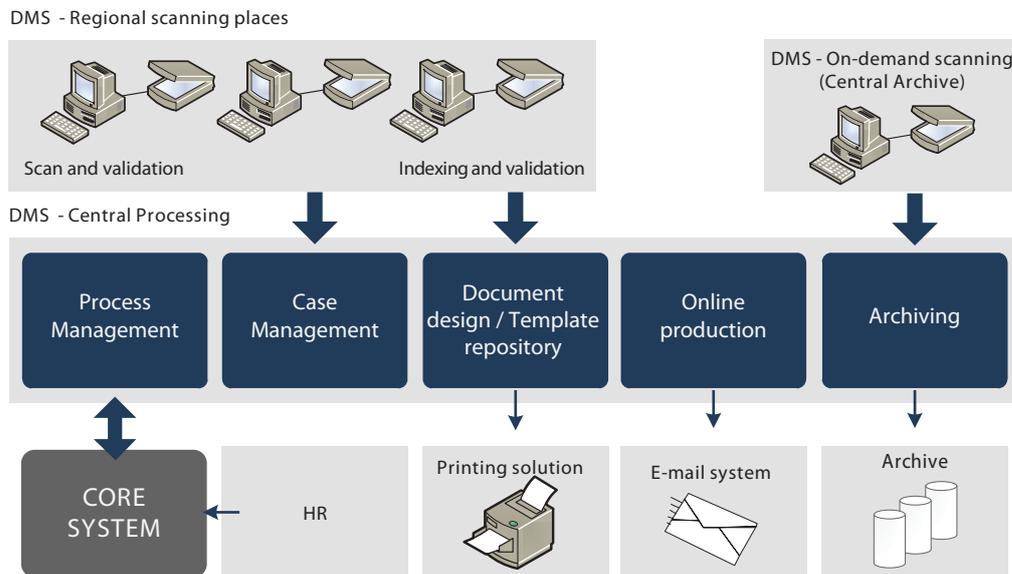
Gratex UNIUS DMS solution covers the following areas:

- Digitisation of incoming paper based documents
- Centralised management of outgoing correspondence with full control and change tracking for every template and sign-off
- Electronic delivery of documents to authorised internal departments
- Electronic processing and delivery channels to customers and partners
- Integration of photos, e-mails, office documents, local prints, mass prints, marketing messages, SMS, faxes and telephone recordings to one central repository
- Business event mapping to documents in content storage
- Distribution of any content to persons responsible for processing
- User workplace for content management
- Standardised integration to other systems
- Measuring and monitoring of business process performance triggered on document flow or change

▶ CONCEPTUAL SOLUTION ARCHITECTURE | 5



▶ FUNCTIONALITY OF THE SYSTEM | 6



▶ Digital capture

With DMS, paper versions of documents and forms are easily transformed into a digital form. Documents that already exist in electronic form can be simply imported and categorised in DMS then distributed to the correct location for processing and review.

Preferred document formats can easily be created and managed. The text can be captured through manual or automatic recognition capability.

When a document is loaded into DMS a unique identifier is automatically added.

To automate, analyse and track business processes, DMS provides a number of management tools including analysis, monitoring, business rule based management and queue management.

▶ Case management

A case is any project, transaction, service or response that is opened and closed over a period of time to achieve resolution of a problem, claim, request, proposal, development or other complex activity. For case management requirements DMS provides a collaborative framework for assessing, planning and facilitating cases across the enterprise. The system allows an organisation to leverage knowledge resources across different job roles and departments to promote quality and cost-effective outcomes.

▶ User Profile Management

Unique user profiles and access privileges by groups or individuals are assigned. Rules and permissions specify who can create and authenticate different types of documents, and also the procedures to be followed.

▣ Document Design & External Communication

Internal documents can be created on the basis of pre-defined templates, ensuring standardisation of communication processes and form handling. The system manages versioning of documents in line with business requirements and rules. In addition, the system allows for dynamic, rule based compilation and versioning of document components

▣ Batch/Online Production

Batch processing of documents in the same format or type (e.g. insurance policy drafts for printing and document distribution).

▣ Archiving

UNIUS DMS automates archiving and document storage to any standard archiving/content management system. Automated archive rules ensure that after a specified period of time the documents can be deleted and/or transferred to an archive medium.

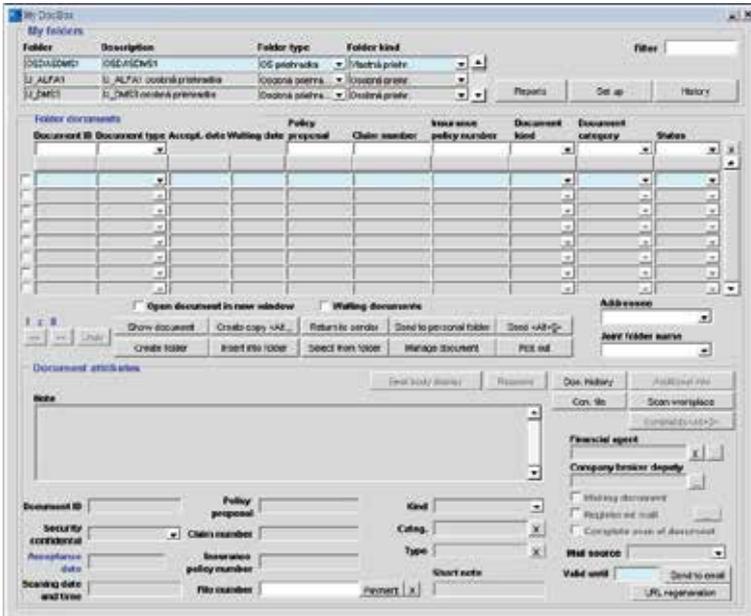
▣ User Workplace (Docbox)

A user workplace (known as the DocBox) is supported for each user, department, and organisational unit, showing all documents of a particular user or group to be processed. The DocBox can be viewed as a list of assigned tasks. In managing the document flow and distribution, a single DocBox can be made accessible to several users and from any PC or mobile platform. Access rights for individual documents in the DocBox can be defined for each user.

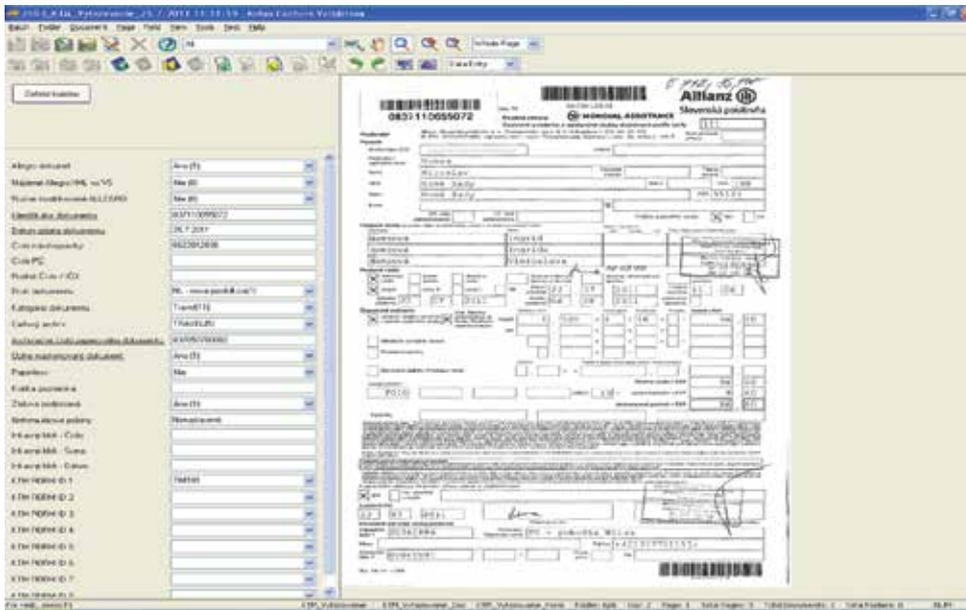
Main functionality provided by DocBox:

- User and Department related task (documents) evidence
- Document and its metadata preview
- Document history preview
- Metadata editing
- Notes for approval process
- Multiply document (copy) for parallel processing
- Document sending to another DMS user
- Document uploading
- End of document processing marking
- Advanced search
- Change of document status in process
- Case based document indexing

▣ Screenshot of the main user's workplace (DocBox)



▣ Screenshot of the "scanning and indexing".



▣ Metadata

In addition to the document content, DMS stores a range of “meta data” and an index relating to the document, including information about document type, its allocation to a specific business unit, document identifier, and the date the document was entered into the system.

The indexing function of the system enables DMS to eliminate information duplication in the core business systems.

▣ Versioning

Tracking and versioning of document content or metadata changes is important when working with documents. UNIUS DMS records a new version whenever a change is made to a document as well as keeping the original. This functionality can be activated for all records or selectively.

The latest version of the document is always displayed in the DocBox. In case of documents with multiple versions it is possible to display the history of changes and to view the contents of historical documents for specifically defined profiles and user roles.

▣ Content Status

The status of a document and its content is stored as “meta data”. In this way, the same document can be managed by many processes and by different users at the same time. Depending on document status, the business process or operation in the target information system can be permitted, cancelled or automatically performed.

▣ Reporting

DMS provides comprehensive reporting based on the collection and aggregation of information about document management and tracking processes. At a document level, DMS stores information about date and time of entering the system, user names, status changes, document status changes, the flow of the document between users or process stages.

As it also records the time a user works on content and the volume of documents passing through the DocBox, business processes can be analysed and improved over time.

▣ Outbound Correspondence Management

DMS automates and manages the creation of outgoing documents that need to be printed and physically dispatched. Through infrastructure integration with DMS, standard document components are compiled automatically for print ready output files directly from the core systems. Users are then able to edit, monitor and control the final output before documents are printed and dispatched.

▶ ABOUT ALLIANZ SLOVENSKÁ POISŤOVŇA | 7

▶ Allianz Slovenská poisťovňa

Allianz Slovenská poisťovňa, is the long-standing leader in the Slovak insurance market and the biggest universal insurance company in the country. It provides a wide range of Property/Casualty and Life/Health insurance products for both private and corporate customers. Gratex International and Allianz Slovenská poisťovňa has had a long-term, close and successful cooperation and almost all processes in the company run on systems developed by Gratex International. The insurance company is also a regional leader in digitalization of the business processes and its achievement is repeatedly rewarded domestically as well as internationally.

▶ ABOUT GRATEX INTERNATIONAL | 8

Gratex International is one of the leaders in developing enterprise software solutions based on high-tech technologies. Our dedicated and highly skilled teams build sophisticated custom solutions that add value, streamline business operations, and increase bottom-line profitability, for our customers and their organisations.

Our solutions are tailored to the needs and requirements of particular market sectors and are highly customisable to meet the needs of individual clients. This enables our customers to get the most out of their investment with Gratex. Primarily focused on the insurance industry, we also provide solutions for the financial, banking and telecommunication industries.

The quality of our solutions stems not only from our methodologies and technical expertise, but also from our analytical knowledge and extensive research into our clients' industries and marketplaces. In addition to our sophisticated portfolio of software solutions, we offer a range of professional and consulting services to ensure the successful implementation, deployment, operation and administration of our technology within our client's business environment.

Gratex's team is comprised of more than 400 highly qualified staff, two thirds of whom participate directly in research and development. That represents a significant investment in the future roadmap of our solutions and the business value they give to our customers. To support the work of our development efforts, we employ a range of certified specialists in the areas of development, project management, business process management and security.

Gratex International is based in Central Europe (Bratislava, Slovakia), with local offices in Sydney, Australia and a registered branch office in Seoul, South Korea.

Gratex International's total revenue for the year 2011 is 35 million EUR.

Gratex International is certified for ISO 9001:2008, ISO 27001:2005, ISO 14001:2004 and OHSAS 18001:2007, all implemented into an Integrated Management System.

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