

# Automating Claims Processing to Sustain Customer Satisfaction & Increase Efficiency

**For companies looking to gain an edge over competition, automation is a necessity rather than a luxury**

## Business Results

- The process, which once took up to a few days, now only takes a few minutes
- 70-80% of incoming documents are processed fully automatically
- Increased customer satisfaction due to the accelerated claims process
- Labor costs currently saved approx. 5.600 EUR/week -> 250.000 EUR/year
- With additional LoBs implemented, savings expected to soar to several million EUR/year
- Improved automation rates through on-going self-learning and fine-tuning increase benefits



## The Company

TRYG is the largest non-life insurer in Denmark and in Scandinavia with a top 3 market position across Denmark, Norway and Sweden. Each day, TRYG's 7,000 employees create security and value for around 5.3 million customers. TRYG offers a wide range of insurances for the private, commercial and corporate markets across multiple Lines of Businesses and handles approximately 1 million claims each year.

## The ISIS Papyrus & TRYG Business Relationship

ISIS Papyrus & TRYG business relationship dates back to TRYG's transition from paper-based to electronic communications in 2010. At that time, TRYG set new standards for customer

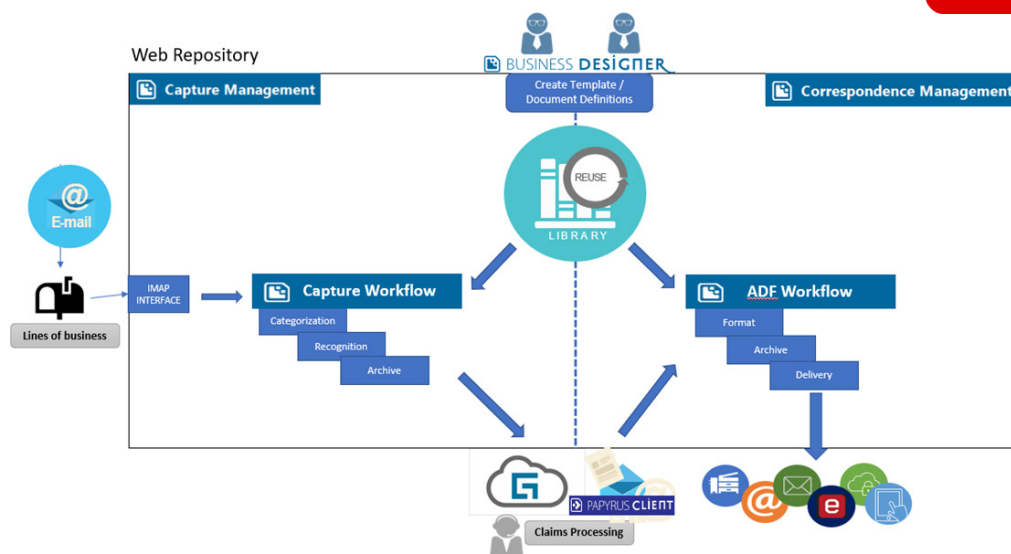
communication - on multiple channels, with reader-friendly content, shorter text, less legal language and full-color design elements. The Papyrus communication platform, which has been in operation at TRYG ever since, is based on modern principles, such as the separation of content, design and distribution, and business empowerment. Non-technical business users work with an easy-to-use Papyrus Business Designer, creating and maintaining CI/CD conform document templates in multiple languages across print and digital channels. They work in a WYSIWYG drag & drop fashion, using intuitive GUIs, to design business documents from reusable document elements. This guarantees a substantial time reduction throughout the whole document design and generation phase. The Papyrus ADF Operations Designer complements the Papyrus Business Designer capabilities and enables administrators to design end-to-end mail production processes for spool, queue, print and e-delivery management.

## Functional Requirements

- Automating claims process for multiple LoBs and multiple countries
- Connecting to Microsoft Exchange Server
- Automated categorization of documents
- Claims validation via SOAP link to the Guidewire
- Uploading documents to IBM Content Manager

## Papyrus Products at TRYG

- Papyrus WebRepository
- Papyrus Recognition Server
- Papyrus Categorizer
- Papyrus IMAP Adapter
- Papyrus Designer Capture
- Papyrus Client/Capture



## FLEXIBILITY as the Key to Success

We have always strongly believed that our customers' solutions need to be extremely flexible and scale with the customer's business. Many of our first-time customers are our lifelong customers who have used Papyrus solutions for years to successfully meet ever-changing market behaviors and communication needs. Same as TRYG.

## Outbound & Inbound Automation

Right at the beginning, after the PoC on z/OS, TRYG decided to migrate the system to Windows. The operating system migration went smoothly without any customization needed.

With the change of the core insurance system to Guidewire, the Papyrus solution was connected to Guidewire and enhanced with on-demand and interactive communications. Today, Guidewire users can work on their client's insurance cases and claims applications and when it comes to response documents, they can seamlessly access the Papyrus system, browse the library of business document templates and write personalized letters for individual client correspondence. All data from Guidewire is passed to Papyrus through standardized Webservice interfaces using SOAP or REST calls. Documents can be generated in batch or interactively by clerks to customize the letter content to the specific client's situation. The resulting documents are stored in Papyrus and

returned to Guidewire via a link or as a PDF.

## Automating the Claims Process using intelligent Capture for inbound mail

With the continuous business growth, the volume of claims grew to 2,000 emails and +5,000 attachments a week across all types of claims. The manual process of checking mailboxes, classifying and routing emails to cases became too costly and time consuming, calling for automation of the claims handling and communication. The first phase of the transformation process was implemented for Travel Insurance claims across Norway and Denmark. The Papyrus Intelligent Capture picks up emails from the shared inboxes per Claims area of the Microsoft Exchange Server, extracts information from subject, from the content of the email and from attachments, and classifies, validates and archives emails and correspondence documents for the appropriate department and the correct country with the incoming information automatically presented in the Guidewire case.

Already now the system offers great benefits, which are expected to increase significantly in the future. With the automation of claims processing for 30/40 additional lines of business (auto, health, home, fire, boat, etc.) for both corporate and personal customers and all countries, savings are expected to skyrocket to several million EUR/year.

## Snapshot

- **Organization:** TRYG Insurance
- **Business Challenge:** Automating the Claims Process
- **Goals:** Speeding up the process, service efficiency, customer experience (CX), cost savings
- **Integration:** Microsoft Exchange Server, IBM Content Manager, Guidewire
- **Solution:** Papyrus Capture