

Reale Mutua Assicurazioni

Claims division improves processes, controls costs, and reduces the risks associated with document management with the EMC Documentum platform



Business overview

180 years since it was founded, Reale Mutua Assicurazioni is the biggest Italian mutual insurance company, with almost a million and a half members and policyholders to whom it offers an innovative range of products suited to fulfilling all insurance and financial requirements. The company controls a further four companies in Italy and Spain, and heads the Mutua Reale Group, one of the country's leading insurance groups.

Reale Mutua Assicurazioni has around 350 branch offices across Italy, while the Reale Mutua Group as a whole, which operates in the property, banking, and financial sectors, has almost 800.

Challenges

The digital document management project

As early as the middle of 2007, an internal organizational study requested by the company's business units highlighted the need for an enterprise-wide content management platform to enable a strategic and global approach to managing information.

The results of the study led the company to launch the Gestione Documentale Digitale (GDD) project, or Digital Document Management project. The aim of the project was to simplify processes and eliminate unproductive activities associated with document distribution, filing, and searching. This goal was to be achieved by implementing a fast, simple, and updatable document management system, supplemented, where necessary, by the appropriate management applications—a system that users would perceive as a real benefit and that would lead to improved efficiency and savings.

EMC solution

The company, therefore, set out to identify the enterprise content management technology that was most suited to the group's requirements. Following an initial selection, which considerably reduced the list of potential suppliers, the assessment continued with a proof of concept (POC) aimed at verifying the soundness of the solutions in the existing environment.

Through this process, Reale Mutua chose the EMC® Documentum® platform, which satisfied the company's criteria more than any of the others. The solution was implemented in 2008.

“At the beginning of 2009,” explains Reale Mutua Assicurazioni's group software development manager, Dr. Giuseppe Cuniberto, “we launched our first strategic project associated with the content management solution—complete document management for the Claims division. Given our insourcing approach, which means that we only outsource the loss adjustment function, technological efficiency is critical to ensure correct, functional, and prompt management of process operation and control.”

The EMC Documentum platform and EMC Captiva have provided Reale Mutua with the following benefits:

- Realtime document availability and accessibility
- Reduction in time taken to access information and settle claims
- Ensured compliance with legal requirements
- Elimination of document reproduction and transmission to/from operating units
- Reduction of requests for hard copy files
- Preservation of the original features of content (for example, photographs of damage)
- Reduction of the physical space dedicated to filing document bundles
- Storage of information in a single and effectively managed repository
- Controlled and secure creation, filing, and distribution of documents
- Fast recovery of preexisting data (for example, reopening of claims)

The critical importance of paper document management in the Claims division

The volume of documents which the Claims division has to handle is enormous; and the sources from which these documents originate are extremely varied and complex, and include customers, experts, and branch offices, in addition to all the company's internal claims management applications which produce and print documents. This creates a series of problems associated with searching for files and viewing them, as well as with sending and handling case files which are not always consistent, updated, or correct.

Approximate estimates (which are definitely underestimated) have shown that every individual involved in handling case files spends at least 30 minutes a day performing unproductive operations such as photocopying, mailing and faxing documents, recovering them and filing them, waiting for documents to be transmitted and printed, and others.

Considering the total number of people employed in the central and branch offices and involved in handling case documents, the annual cost of these unproductive activities is in the region of three million Euros. In addition to these, there are costs in the form of fines resulting from the inability to produce documents in time to fulfill legal requirements and therefore a failure to comply with the law.

There also are additional problems associated with information security (which is impossible to guarantee with paper documents), preserving the original condition of content (for example, photographs of damage), and avoiding the wear and tear or loss of case documents.

Immediate availability of documentation

Implementation of the EMC Documentum claims management platform therefore seemed the ideal solution and one that was perfectly consistent with Reale Mutua's strategic requirements—making documents immediately available in digital form and increasing the level of security.

“We have cut down on the physical space required to file document bundles and drastically reduced the cost of activities traditionally associated with paper-based processes. By storing information in a single document repository, we can ensure optimum content storage and security.”

Dr. Giuseppe Cuniberto, Group Software Development Manager, Reale Mutua Assicurazioni

“A definite advantage which was immediately noticed by the organization,” adds Dr. Cuniberto, “is the instant availability of documents throughout the country thanks to the integration of preexisting applications with the EMC Documentum platform. The system allows searches to be done by claim, as well as free searches, and also enables navigation within the claims taxonomy, automatic notification of any new document published, the ability to attach documents to a claim easily within the so-called digital file, and the flexibility to amend document metadata. The solution also ensures security and privacy, while reducing the risk of incurring a summons or sanction due to a failure to comply with legal requirements regarding the settlement of claims.”

Rollout in the claims department is expected to take place by the end of this year and, as of mid-2010, all operators working in this area will be able to access the platform from the branch network.

A content management platform serving all applications

The content management platform's ROI is apparent in many areas: shorter claim handling times, optimized claim settlement times, greater efficiency, and lower average cost of each individual operation.

"Just to give you an example, before the EMC Documentum solution was adopted, each claims settlement center spent at least two hours every day just looking for and handling documents," states Dr. Cuniberto.

Support provided by Square Reply

The role played in the project by the partner Square Reply was crucial to the project's success. "Considering the critical importance and strategic nature of the claims application, we worked on an extremely specific commitment on the part of the customer," states the company's CEO Ciro Perrucci. "The simplicity with which the EMC Documentum platform can be configured allowed us to release the first pilot project within a period of just three and a half months. There was no need to modify existing applications, and users now have a new optimized document searching front end. In the near future, despite its greater complexity, the network of branch offices will also be able to enjoy all the benefits provided by the EMC platform."

Summary

By choosing EMC Documentum, Reale Mutua can easily develop any new application it requires. Work is already underway to provide document management for customer account statements, claim payments made to customers, deposits, reinsurance agreements and documents relating to branch office mandates and policies—a particularly strategic project.

Process, cost, and risk control

The improvement of processes has made documents available in real time, reduced the time taken to access information, sped up the recovery of data, and eliminated all reproduction activities.

Digitizing externally produced paper documents with EMC Captiva® technology enables documents to be classified automatically, images to be treated in a manner that preserves the original features, and information to be recognized and extracted from barcodes—ensuring automatic and error-free association of incoming information with the relevant digitized case files.

"We have cut down on the physical space required to file document bundles and drastically reduced the cost of activities traditionally associated with paper-based processes," concludes Dr. Cuniberto. "By storing information in a single document repository, we can ensure optimum content storage and security."



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