

CASE STUDY

# BNP Paribas Cardif Japan transforms their B2B insurance claims process to ensure compliance and delight customers



**Customer:**

BNP Paribas Cardif Japan

**Industry:**

Financial Services

**Location:**

Japan

Part of the eighth largest bank in the world, BNP Paribas Cardif Japan are beginning their process automation journey with the claims process – a vital point in their mortgage insurance. They have deployed a workflow solution to simplify the process, then automated the validation, assessment and ultimately the approval of a claim.

Using Bizagi they were able to reduce the time it took developers to produce new releases from up to four weeks to just 10 minutes on average. The automation of manual tasks such as data entry, Excel calculations and email communications has freed up 15 employees, allowing them to be placed in other insurance departments. Those still working in claims have also saved two hours per day and can ensure they meet regulation deadlines.






New workflows available in **10 minutes**

Employees save **2 hours a day**






*“The experience we’ve had as a customer of Bizagi has been very solid. It’s ended up creating a level of engagement and trust... this is a long-term play for us, highly visible and highly tactical.”*

**Colm Kennelly, CIO**

## Objectives

-  Simplification and automation of the claims process
-  Provide better customer service by reducing lead time of claims payments
-  Deliver efficient updates to the claims process, which currently takes two to four weeks on average
-  Free-up employees from completing manual tasks, such as data entry and Excel calculations
-  Meet the regulation deadline of claims payment and avoid errors to data entry and calculations to meet compliance standards

## Achievements

-  New releases of workflow updates available in 10 minutes thanks to ease of UI
-  Claims process automated to save employees 2 hours a day
-  15 employees placed in other insurance departments as they are now freed from completing manual tasks
-  Automated data entry has improved the quality of information
-  Time to deliver claims has been significantly reduced, improving customer experience and meeting regulation deadlines.

## Overview

BNP Paribas Cardif Japan is part of the eighth largest bank in the world. Its core product is mortgage insurance, working to cover its partner banking network when they lend money to home buyers.

The team had been looking to automate processes across the board. But past experiences with various solutions had proven too complicated or expensive for their needs and use cases.

They were looking for a tool where they could start small then continue to build and grow. They decided to start with the claims process, which has a strong social element and sits at the heart of the insurance journey.

## Challenge

The primary focus was simplifying the claims process, which involved putting Bizagi processes in place to simplify the claims solution, then automating the validation and assessment, and ultimately, the approval of a claim.

One aim of this simplification was to free up staff who spent the majority of their time conducting manual operations as part of the approval assessment. At the time if a change needed to be made to a process, such as adding in a new feature or function, it would take two to four weeks to complete, hindering their time to market.

As with any insurer, compliance is also a major challenge. Cardif always needs to make payments within regulated timeframes and ensure that internal audits, reporting and IT dashboards are up to scratch as part of their IT risk management.

Ultimately, these challenges are all part of the “moment of truth” – the payment of claims. The sooner customers receive their pay out, the better the customer experience is and the more new business Cardif can take on.

## Solution

Cardif rolled out Bizagi to their development team and made the creation of workflows easy with the intuitive UI of Bizagi Modeler. Bizagi Studio then offered the flexibility to configure complex logic where necessary, such as approval of a claim.

Mapping data prior to the integration with Bizagi was vital for Cardif as they have up to 300 fields on one page of their claims information. Automating the movement of this high volume of

data limits human intervention, which in turn limits the chance of deviating from the compliance standard.

There was a desire to have a scalable solution to use in high volume across claims, and plans to roll out the Bizagi solutions to other areas of the business such as policy admin and underwriting.

*“Claims might be a simple process, but there is complexity around it in how it’s handled and the value delivered. For us claims is the real moment of truth and we want to be a company that is healthy and profitable, but also known as a trusted partner to our customer base. We will be there to service them when they are in the unfortunate position of making a claim.”*

Colm Kennelly, CIO

## Results

Using Bizagi, Cardif were able to reduce the time it took developers to produce new releases from as long as four weeks, to just 10 minutes, significantly improving their speed to market. The new streamlined process has in turn reduced the overall turnaround time for claims.

The automation of manual tasks such as data entry, Excel calculations and email communications has freed up 15 employees, allowing them to be placed in other insurance departments. Those still working in claims have also saved two hours per day.

BNP Paribas Cardif Japan is now more compliant thanks to automated data entry which has improved the quality of information. The automated assessment has helped them to consistently meet regulation deadlines, and will allow the company to adapt to changes in regulation in the future if required.