

SCOR transforms UK claims process end-to-end in just 6 weeks with automation increasing admin efficiency by 80%



Industry: Insurance

Location: United Kingdom

During the COVID 19 pandemic, SCOR's claims team were forced to work from home. One of their key processes, claims assessment had previously been entirely manual and paper-based, which was no longer viable while working from home. They needed to quickly digitize the process to carry on working efficiently and keep customers satisfied.

The initiative was completed, entirely remotely, from design through to deployment in just six weeks. The process is now fully digitized, with the team seeing 80% increased efficiencies across all administrative tasks within the first three months of use. Following the UK team's success, SCOR's claims process is now being digitized globally across nine different macro-markets.

"We initiated our first project with Bizagi in the middle of COVID-19... we managed to go live in six weeks, entirely remotely. Nobody actually met in-person throughout the design, construction and roll out of this project. We are now fully digital."

Mata Veleta,
Head of Operational Agility

80%

increased efficiency across admin

3 months

for visible results of use

6 weeks

from design to deployment

Objectives

- Digitize UK claims assessment process to support remote working
- Introduce automation to eliminate manual, non-value-add tasks
- Enable an agile working environment to support fast deliveries
- Create an environment of auditability while embracing local needs
- Leverage technology to create a collaborative environment

Achievements

- UK claims process completed from design to deployment in 6 weeks
- Previously manual, paper-based environment now fully digitized
- 80% increased efficiencies across all admin tasks in first 3 months
- Project executed entirely remotely due to COVID-19
- Global claims process now being digitized in 9 different macro-markets

Overview

SCOR is an independent, global reinsurance company, which provides its clients with value-added solutions and effective underwriting. Its Life Operations division consists of nine macro markets around the world, with different structures tailored to local needs, focused on the client and their front-end capabilities.

To support an ever-changing environment, SCOR holistically reviews each macro market process to identify key opportunities for improvement, supported by continuous deliveries focused on localised needs. They wanted to create an environment of high collaboration, flexibility and agility to deliver projects fast, with excellence.

This ability to balance agility with efficiencies and excellence was tested when the COVID pandemic forced offices to close and the UK claims assessment team had to reengineer and digitized their previously manual, paper-based process.

Challenge

In the midst of COVID 19, the UK claims assessment team was forced to work remotely. The process was entirely manual and paper-based, to the point where employees would print out emails from clients and take them person to person to be assessed. This was not an efficient or secure way of working; all reporting was manual and laborious, employees found daily reporting tasks manual and laborious.

This key process needed to be delivered digitally so that SCOR could continue to support their customers through this time while employees were working from home. The situation presented the opportunity for SCOR to live up to its mission to continuously evolve to meet local needs. Digitizing the process would help to create an agile working environment to support fast deliveries, while also being collaborative and flexible.

Digitizing the process would also introduce additional benefits, such as increased efficiency by automating manual tasks, and ensuring compliance by creating transparent, fully auditable processes.

Solution

Bizagi worked with SCOR to create a new, fully digitized claims process. The project was completed entirely remotely, due to COVID-19, so nobody met in-person throughout the development or go-live.

Working in an agile manner, SCOR took a 'think big, start small, move fast' approach to the project and used the flexibility of Bizagi to deliver benefits fast. They initiated the project, going from design through to production and roll-out in just six weeks.

"The claims process is simple enough to add value in such a short time and yet complex enough for IT to tackle all the challenges and answer all integration questions in the system. All those challenges are now behind us... This project was a very good demonstration of how far and fast we can go when we work the agile way together in business and IT."

Head of IT Innovation and RPA

Results

The previously manual, paper-based environment is now fully digitized, using Bizagi as the key orchestrator and connector, as well as the providing the UI for process design. This digitization has made the process more secure and fully GDPR compliant.

Within the first three months of use, the UK team has reported 80% increased efficiencies across all administrative tasks thanks to the benefits of automation. SCOR appreciated not only the digital capabilities and reporting that Bizagi provided through the solution, but also the ability to provide continuous improvements based on data and analytics.

"This has given us a long-term solution where its addressed not only the security, but it has given us a very slick and intuitive process for our team to use."

Head of UK Claims

Following the successful implementation of the UK claims assessment process, there has been significant interest and engagement for solutions across SCOR's global macro markets, with Bizagi being rolled out across nine new locations to bring automation and connectivity to local teams.