

Universal Group transforms car claims process, doubling productivity but only hiring one additional employee and delighting customers with fast service



Industry: Financial Services

Location: Dominican Republic

Universal Group, the leading insurer in the Dominican Republic, was looking to improve its vehicle insurance claims process, which had become increasingly complex due to disparate systems, leading to a lack of transparency and a delay in time delivering vehicle repairs to customers.

Using Bizagi and digital process automation, they have been able to define, deliver and adapt processes quickly, resulting in greater satisfaction for both employees and customers. Bizagi has helped to double the number of claims processed, but Universal has only had to hire one additional employee, which has in turn contributed to a 45% increase in revenue.

"The three main benefits that Bizagi has brought are control, traceability and continuous improvement that positively impacts the quality of customer service".

Jose Antonio Fuentes,
Executive VP of Partners

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30%

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Objectives

- Integrate disparate systems to bring transparency to claims process
- Reduce operating costs
- Help employees to be more productive
- Provide faster service to increase customer satisfaction
- Increase ability to define, deliver and adapt processes quickly

Achievements

- Complete visibility over end-to-end process for both employees and customers
- 45% increase in revenue
- Doubled productivity but only hired one new employee
- 30% reduction in part returns
- Faster delivery of repaired vehicles to customers

Overview

Universal Group, the largest insurer in the Dominican Republic was struggling with a lack of integration between their disparate systems and an unbalanced workload, particularly in their vehicle insurance claims process. They wanted to implement a tool that would bring transparency to their process, increase customer satisfaction and optimize operating costs.

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Challenge

Over 55 years of operation, Universal Group had built up many disparate legacy systems, which led to a lack of integration and transparency across their processes. One process in particular that required attention due to its complex nature and customer impact was the vehicle insurance claims process.

The process involved 500 users across the group, serving around 300,000 people, with 23 types of sub-processes. Every part of the process used its own platform and many of the tasks involved were executed manually, leading to unproductive employees. This in turn led to customers not receiving the service that they expected or deserved.

Universal used a basic system to support the inventory of car parts that were needed for repairs following accidents, but they did not have traceability of where the parts were. They needed to ensure the control of traceability of the parts in the claims process and ensure that the right parts were ordered for the right task – an error that was often made, further slowing down the process.

Solution

Bizagi was selected for its flexibility and ability to integrate with other applications, including their CRM and ERP. The platform's user-friendly nature was also important to Universal: the model-based solution that didn't rely on coding meant the company could train itself and create its own internal development team and continue to expand the use of digital process automation throughout the organization.

The DPA initiative is the first of its kind in the Dominican Republic, testifying to Universal's commitment to innovation, and giving the 55-year old company a significant competitive edge.

Results

Now Universal have complete visibility over the process, from the moment that the tow arrives at the time of the accident to the activation of legal staff in the case of injuries. Bizagi allows them to raise the essential information in each case at the time of opening a claim and also guarantees the quality of information.

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Customers also have complete visibility of their claim and its stage in the process, so they know when the car is taken away, where it is and when it will be delivered back to them.

Parts-wise, the time it takes the parts to get to the shop is half the time it was before, so the customers can get their car repaired much faster. And there is a 30% reduction in parts returns: now that the whole process is integrated, when the insurance company carries out the inspection process, the information is recorded in the Bizagi platform and the repair shop can order directly from there. This saves both time and money.

Improving the process has significantly helped internal productivity. In five years, the workload of the claims department has doubled, working with increasing an increasing number of claims volumes, but they've only employed one additional person. This has led to significant cost savings, which has been reflected in Universal's increased revenues, with an increase from RD\$212M in 2015 to RD\$322.8M in 2018.

"Bizagi has allowed us to increase the amount of cases within the growth of the portfolio without having to increase the staff at the service points. Definitely, we have been more productive and efficient with Bizagi."

Alejandro Pimentel,
VP Claims