



On time, below budget implementation of Microsoft Dynamics CRM at AG Insurance

How does a department within an insurance company efficiently process 750 requests for contract modifications a day without losing the overview of each and every file? That question arose within the division Life Insurance Bankchannel (Save & Invest) of AG Insurance.

After careful consideration, they decided to implement Traviata CRM for Insurance Carriers, a solution based on Microsoft Dynamics CRM, for the management of to do's and the associated workflows.

The complex project was successfully completed on time and below budget thanks to a strict project management, a comprehensive requirements analysis and a continuous focus on the internal communication. With the assistance of Realdolmen, which provided an appreciated contribution by supplying the highly necessary additional Microsoft Dynamics CRM expertise.

1 OUT OF 3 BELGIANS IS CUSTOMER

As an insurer, AG Insurance offers a full range of insurance products such as: life insurances, non-life insurances (car, fire, accidents, hospitalization, civil liability, ...) and all possible solutions for supplementary pension. The company, which has been active since 1824, has more than 3.5 million customers and has become the leader in the Belgian insurance sector.

The Life Insurance Bankchannel department of the insurer manages about 3 million contracts, that are part of a Life Insurance portfolio representing € 53 billion. The products are mainly commercialized through the agencies of BNP Paribas Fortis and through BPost.

“Along with RealDolmen, we were able to finalize the Microsoft Dynamics CRM project ‘on time, below budget’ even while the initial scope was exceeded!!”

**CAROLE PITT, BUSINESS PROJECT
MANAGER LIFE INSURANCE, AG
INSURANCE**



COUNTRY: Belgium
INDUSTRY: Insurance

PROFILE

AG Insurance is, with 3.5 million customers, market leader in the Belgian insurance industry.

CHALLENGE

AG Insurance wanted to register and follow up the annual 1,000,000 requests for contract modifications more efficiently within the Life Insurance branch.

SOLUTION

AG Insurance chose Traviata CRM for Insurance Carriers on top of Microsoft Dynamics CRM for the management of to do's and the associated workflows. The company could rely on the external expertise of Realdolmen.

BENEFITS

- More transparency and visibility regarding to do's across the different services
- Possibility to follow up KPIs
- Less dependency on the IT department due to easier customization capabilities
- Improved service and communication towards customers and bank agents
- More efficient work sharing and priority setting
- Reliable Microsoft technology with unlimited expansion possibilities

SOFTWARE

Microsoft Dynamics CRM
Traviata CRM for Insurance Carriers

1,000,000 REQUESTS A YEAR TO PROCESS

Although the insurance contracts are always concluded by the bank branches, the customer has to contact AG Insurance directly for every adjustment or extension of the contract. A team of 200 employees processes no less than 1,000,000 requests for contract modifications every year.

Most requests entail a series of tasks (to do's in the jargon of AG Insurance). These to do's have to be executed as efficiently as possible, either by the person who initially processed the application file or by another employee.

LACK OF VISIBILITY AND TRANSPARENCY

In the past, the application files had to be processed manually from a to z. Jane Walraevens, Head of Save & Invest Life Insurance at AG Insurance: "Every day, hundreds of applications ended up literally on top of a stack of paper. Due to the lack of transparency, it appeared almost impossible to follow up the progress of each request. In addition, the communication between the customers and the branches also suffered from this.

The management decided several years ago to invest in a software system that would streamline the management of to do's and workflows. In 2010, a thorough analysis was initiated; in 2012, it resulted in the introduction of a solution that soon appeared not to meet the expectations.

Carole Pitt, Business Project Manager Life Insurance at AG Insurance: "The former solution showed a lot of flaws, and we also had our doubts whether the platform would be future-proof. That's why we took the decision to look for a new software application."

'PROVEN TECHNOLOGY' WITH UNLIMITED EXPANSION POSSIBILITIES

Jason Selling, Project Leader at AG Insurance: "The new system had to meet three important criteria: it had to be efficient and stable, be very strong with regards to reporting and be functionally expandable to support additional workflows for instance."

During a demonstration, Microsoft Dynamics CRM immediately appealed to AG Insurance. The product also turned out to comply with the three conditions of AG Insurance which allowed them to make a quick decision.

Carole Pitt points out the expansion possibilities of Microsoft Dynamics CRM and the Microsoft platform in general as important factors when choosing the platform: "Microsoft is 'proven technology' and it can serve all kinds of purposes in the future. For instance, the expansion possibilities of Microsoft Dynamics CRM regarding the workflow management."

Jason Selling adds that the technology behind Microsoft Dynamics CRM distinguishes itself, unlike other technologies, by the simplicity with which customizations can be carried out.

"As a user, you can carry out adjustments in most instances without any programming. The common user has many tools at his disposal which means a whole lot of relief for the IT department."

Nevertheless, AG Insurance opted deliberately for an implementation which was as much as possible 'out of the box': "By maintaining the standard features, you get the best opportunities for easy upgrades afterwards," explains Jason Selling.



AG Insurance and Realdolmen: one team

EXTERNAL EXPERTISE OF REALDOLMEN

The IT department of AG Insurance had enough experience internally to assume the responsibility for the implementation project. Nonetheless, AG Insurance realized that external expertise in Microsoft Dynamics CRM would be helpful.

Realdolmen (still Travi@ta back then) had quite some experience in the financial sector and could convince AG Insurance to do business together.

Today, AG Insurance praises the smooth collaboration with Realdolmen. Jason Selling: “The employees of Realdolmen know Microsoft Dynamics CRM thoroughly. Moreover, we totally agree with their no-nonsense approach: they are always clear about what is possible and what is not.”

EVOLUTION TO PAPERLESS PROCESSES

How is Microsoft Dynamics CRM used today? Standardized documents are still often used in order to forward requests.

However, these documents are scanned immediately upon receipt, after which a file is created in Microsoft Dynamics CRM. At the same time, the necessary to do's are created automatically according to the type of request.

“The main difference with before is that the digitization and indexing of the document along with the creation of

to do's can happen in a single movement nowadays. This allows us to better assess the workload and ensure appropriate follow-up”, says Jane Walraevens.

This results in a new way of working which allows employees to determine priorities much more easily and to immediately have a better overview of the tasks to be performed.

In the future, AG Insurance wants to go a step further with the introduction of paperless processes. Two future projects to ensure an even smoother flow of files: the use of barcodes on documents and working with electronic signatures.

IMPROVED KPI MANAGEMENT

According to Jason Selling, from a technological point of view, the underlying SQL Server database from Microsoft Dynamics CRM is perfectly suitable for powerful out-of-the-box reports.

This immediately results in significant operational benefits: “What is the average process time? How many open “to do's” are there by department? Are the current processes optimal or can they be improved? The information from Microsoft Dynamics CRM allows the management to manage the KPIs even better,” explains Jane Walraevens.

ON TIME, BELOW BUDGET

Delivering software projects within the agreed time and within budget does not happen often. According to Carole Pitt, the success of the CRM project at AG Insurance can be attributed to a tight project management and a meticulous attention to internal communication.

“We were able to finalize, along with Realdolmen, the Microsoft Dynamics CRM project ‘on time, below budget’ even while the initial scope was exceeded. The employees involved were in fact so enthusiastic that they kept on adding new things,” says Carole Pitt with a smile as a conclusion.



TRAVIATA CRM FOR INSURANCE CARRIERS

Traviata CRM for Insurance Carriers is a solution based on Microsoft Dynamics. It easily integrates with well-known Office products like Outlook and gives the sales an easy to use tool to get more out of their business;

- Direct and indirect approach (customers, agents, brokers):
 - 360° Single View of your customers
 - 720° Broker Single View
- Policy lifecycle management
- Claims management
- Business, Sales & Marketing Process Support
- Rapid user adoption.

“What is the average process time? How many open “to do’s” are there by department? Thanks to the information from Microsoft Dynamics CRM, we can manage our KPI’s even better.”

Jane Walraevens,
Head of Save & Invest Life Insurance, AG Insurance

MORE INFORMATION?

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