

Robots cleverly deployed in insurance policy processes at Univé

A joint Univé/Capgemini team is robotizing more and more actions within the policy damage process for selecting processes, successful business cases, experiences, and lessons learned.



Taking colleagues directly into the process and clearly communicating what you do, are two absolute success factors for robotization.

Suzanne Meijer

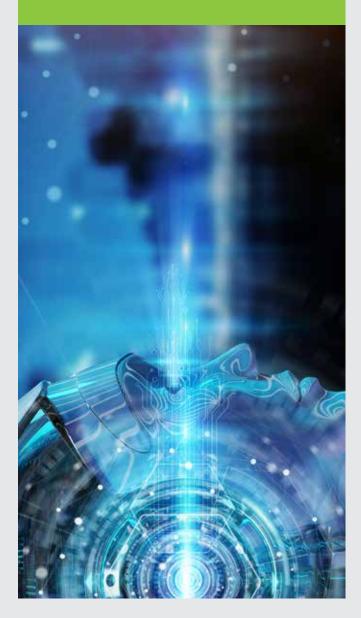
Senior Advisor, Strategy & Operations, and Product Owner of the Robotic Process Automation (RPA) project.

Situation

"Univé wants to make insurance easy for its customers", says Suzanne Meijer, senior strategy and business adviser. She further adds that "Giving personal, tailor-made advices, answering questions promptly, correctly, and completely, and handling situation of damage quickly and easily is something we do well, according to independent customer satisfaction measurements. Yet, we continue to look for ways to offer the customer even more value, for example, by further improving processes through automation. We also think about how robots can help perform these standard actions and work processes faster, so that our colleagues have more time for our customers."

Challenge

Univé already had positive experiences in the claims process with robotization. And that's enough reason for them to look for a robotics partner who could guide Univé Schade in a wider application. After pitches from different suppliers, Univé chose Capgemini. Henk Kouwen, scrum master of the Robotic Process Automation (RPA) project at Univé said, "Blue Prism as a tool and Capgemini's model for the approach to robotics projects were of highest score in our selection process. In addition, Capgemini showed us interesting examples of applications realized elsewhere, including the RPA software from Blue Prism. With Capgemini as a partner, we started working on robotizing (sub) processes." Cooperative Univé is one of the largest insurers of the Netherlands, for the private and business market. From the headquarters in Assen and Zwolle and more than 110 stores throughout the Netherlands, approximately 1.6 million are insured, and more than four million have health, damage, and employer insurances. Approximately 2,700 employees work at Univé.



Solution

In February 2018, a Univé/Capgemini team worked on the Proof of Concept (PoC) of robotizing a certain action in the policy process and the claim process. Suzanne Meijer believes, "With Capgemini we have created and implemented a comprehensive business case. At the beginning of March, it was clear that the selected actions could be robotized, and that Blue Prism worked in Univé's IT landscape. The robots were then prepared for production and went live on April 16. Conclusion of this PoC: what we want, that works."

Result

After the positive evaluation, Univé Schade has selected more sub-processes. "The aid to this is our process selection tool that we have developed based on an example from Capgemini. This model is specifically made for Univé Schade and this helps us to decide which (sub) process we will robotize next. The business always delivers new ideas with which the joint Univé/Capgemini team is getting started. It is very nice to see that a flywheel effect has risen, in which we have more processes to select and combine. We now go to the 15 actions/sub-processes that we have robotized", adds Meijer. She also notices the effect in the organization: "Lead times are getting shorter, work quality is upscaled and the robot does the annoying work, so that colleagues can focus on other work that is much more important!"

Collaboration

Capgemini supports us in a targeted and knowledgeable manner. Looking back, Meijer and Kouwen add that, "We would like to do a lot ourselves, especially to build up knowledge about robotics in-house. They support us well in this. The joint team works well. Capgemini also coped well with changes in the team, which are always there and has taken good care of the inevitable."

Lead times are getting shorter, quality of work increases, and the robot does the annoying work, so this ensures that colleagues can do different work.

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Experiences and lessons learned

About selecting processes: How do you determine which processes are suitable for robotization? The process selection tool uses different starting points and criteria, including scope of the process, number of repetitive actions, time employees spend on this, and time and money for development of the robot.

Meijer: "If an operation takes little time and the size is small, a robot is often an expensive solution. Because even though an action is not very inspiring with many repetitive actions, the choice for a robot goes also about time and budget. We, therefore, always make a business case to judge whether it is profitable to robotize the relevant action. In addition, we always see robotization as a temporary solution. Ultimately, you want to automate that operation in your back-office system. "



About the development process. Kouwen: "Step 1 is optimizing the intended process. We then examine whether that process can be more efficient, for example, through actions to automate in the back-office systems. If that is not possible, we will investigate what value a robot can add and what we want the robot to do. This is how you build a business case step by step. The experience teaches: take the time to do this and ensure a close cooperation between the specialists in business, IT, and project team members. And remember, that any change in the process or the back-office systems have direct influence on the robot."

About the employees. Meijer added: "Take the colleagues directly in the process. Show that a robot can make the work easier and attractive, because less pleasant activities are eliminated and there will be more time to spend on the customer. We saw that the initial uncertainty and resistance at most of our employees turned into enthusiasm. In fact, the colleagues also come themselves with ideas. Communications, being insightful about what we are doing, is definitely one success factor."



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