



How incoming mail makes its own way to the right contact

A Case Study

innova insurance introduced a new process for digital processing of incoming customer mail at the end of 2013.

Companies receive documents through a variety of channels today, including traditional letters as well as email, in many cases with attachments. Although the incoming documents mostly fall into a small number of predictable categories (invoices, inquiries, applications, cancellations, etc.), the wide range of variability makes immediate, fully automatic processing impossible. In order to allow documents to be quickly and efficiently channeled to the proper processes, the documents must first be pre-processed.

innova, a health insurance provider, introduced a new process that provided almost complete digital processing of its incoming customer mail at the end of 2013. The process that was introduced by Tessi Solutions integrated incoming email and paper mail, which could be written in German, French or Italian. Email is read directly from the mail server and automatically searched for relevant information, such as policy numbers, patient names and addresses, and service providers (physicians, hospitals, therapists, etc.). In addition

to the emails themselves, any attachments are searched in the same way. In addition to text and PDF files, Microsoft Office documents can also be read.

innova employees pre-sort paper documents, add appropriate cover sheets and then forward them to Tessi Solutions for further processing. There they are scanned and processed using OCR. Similar to email, they are then searched for key information. The system can be “trained” using sample documents to automatically recognize many document types (invoices, physician reports, etc.) and can then search for specific information based on document type.

An invoice, for example, is searched for a total amount, while a physician’s report is not. Currently, sixty different document types have been defined, each of which is subdivided into up to ten sub-categories. Depending on the contents of a document, it is then assigned to one of six possible recipients.

innova Versicherungen

innova Versicherungen AG is an independent nation-wide provider of personal insurance. Its range of products consists of health and casualty insurance for private customers and businesses. innova stands out for the excellent quality of its services and its needs-based product solutions, such as supplementary health insurance for non-smokers or loss of earnings insurance for SMEs and professional associations.

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Although automatic analysis of the documents is a very powerful tool, manual examination and possibly manual processing is necessary. This is done by an experienced specialist, who compares the data that was automatically extracted with the scanned image or email. They can, for example, supply a missing or incorrectly identified policy number.

Integrating databases that provide current policy data, patient master data, service providers and other information is extremely helpful. If, for example, a patient number is indicated, the system adds any missing data to a data entry form in a fraction of a second, thereby reducing the amount of manual processing required. Incorrect entries are also avoided from the very start, thereby speeding up the process dramatically and ensuring the best possible data quality.

Tessi Solutions processes an average of around 500 documents per day for innova. Thanks to the highly powerful process used and the excellent assistance provided by the software, one person can process up to 3 documents per minute. Once document entry has been completed, the document is placed on a server where innova can access it for further processing within an hour. Tessi Solutions stores paper documents for three months and then securely destroys any documents that were not needed again during that time. •



Bruno Hähni, Head of Ressources, Member of the Management



Martin Küng, Head of IT

Bruno Hähni, member of innova management responsible for the project, and Martin Küng, head of IT, discuss the project and its background

Ambitious goals

The main goal of the project was to fully optimize the processing of customer correspondence. Until that time, employees had processed incoming customer mail solely in paper form, only scanning it at the end in order to digitally archive it. As a result, innova only realized very limited benefits from the use of electronic documents. The new process introduced at the beginning of December 2013 was based on the Swiss Health Platform (SHP) of Centris AG, Solothurn, that was widely used in the Swiss insurance sector. The scanning component implemented and operated by Tessi Solutions fed digitized documents and extracted information into this workflow solution, thereby laying the foundation for systematically replacing paper with digital documents.

Successful implementation

Bruno Hähni stresses that the new process could be used to increase work efficiency. Documents and extracted data are always available at the workplaces where they are needed. Even if more than one person or different teams are involved in a particular case, no copies have to be made and paper documents do not have to be forwarded. The inconvenience of working with piles of paper is therefore a thing of the past. Access to digital data can also be controlled and monitored better than would ever be possible with paper documents. The fact that employees and management now have a precise overview of the work process and progress on each individual case at all times is also a benefit. Acceptance of the new process and change in working procedure is good among the 60 or so employees involved, according to Hähni. This can be seen, in particular, by the rapid progress made when the system is learned and increased productivity.

Further improvements planned

In the near future, innova would first like to stabilize what has been achieved in daily operations and further improve quality. For the long term, Hähni and Küng see further potential areas of development. Avoiding the document preprocessing step before scanning could further reduce processing times. Among other things, the identification of document types and contents would need to be further optimized. Given the enormous range of variation, fully automatic identification of all document types would be impossible, which means that a certain amount of manual processing would still be needed. In spite of this, the goal is to further increase the overall level of automation and reduce processing times, which would also improve customer service. innova can build on the favorable experience gained in this regard in the previous project.

Good collaboration with specialists

Hähni and Küng rate the collaboration with Tessi Solutions, which is responsible for scanning, highly. *“Given the complexity of the project as a whole and the wide variety of components, risk minimization was a key factor in successful introduction. We had worked successfully with Tessi Solutions in previous projects and knew the company to be a recognized and experienced provider of scanning solutions. We are satisfied with our work together on the project and with the steadily increasing quality of the solution and services provided”*, stated Hähni. He also praised the attractive overall package offered by Tessi Solutions, which was very competitive compared to other offers. •



Client

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Introduction

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The Swiss branch of the French company, Tessi S. A. was established following the acquisition of RR Donnelley Switzerland.