

SAP Customer Success Story Insurance



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Öffentliche Versicherung Braunschweig

AT A GLANCE

Company

- Name: Öffentliche Versicherung Braunschweig
- Location: Braunschweig, Germany
- Industry: Insurance
- Products and services: Wide range of insurance products
- Revenue: €345 million
- Employees: 1,100
- Web site: www.oeffentliche.de (German only)
- Partner: SAP® Consulting

Challenges and Opportunities

- No online access to the SAP Claims Management application in field agencies
- Low skill level of field staff in use of SAP applications
- Great potential for acceleration and simplification of customer service processes

Objectives

- Develop platform-independent portal interface to SAP insurance software with same look and feel as other applications
- Enable field workers to access SAP insurance software from any laptop through a Web browser interface
- Develop a guided procedure to assist users in logging claims

SAP Solution and Services

Web Dynpro development environment

Implementation Highlights

- Length of implementation project: 3 months
- Implementation and rollout of Web Dynpro interface on time and within budget
- Less than a half a day of training for field workers to use interface

Why SAP

- Previous implementation success with SAP for Insurance solution portfolio
- Efficiency of SAP Claims Management in logging claims and managing settlements
- Perfect suitability of Web Dynpro for generating SAP application logic through platform-independent interface
- Ability to provide Web interface in compliance with the company's style guidelines

Benefits

- Ability of field staff to use SAP Claims Management with minimal training effort
- Highly accelerated and improved customer service for indemnity insurance, full insurance, and automobile insurance
- Same look and feel for the Web interface for claims processing provided by Web Dynpro
- Greater potential for streamlining IT expenditure and back-office staff

Existing Environment

SAP for Insurance

Third-Party Integration

- Database: Hosted by the SAP Hosting organization
- Hardware: Hosted by SAP Hosting
- Operating system: Hosted by SAP Hosting

ÖFFENTLICHE VERSICHERUNG BRAUNSCHWEIG

Web Dynpro Gets Insurance Company Field Staff Online with Familiar Look and Feel

Which of the following two statements is true? Users with no knowledge of SAP® software haven't a chance. Or: In five steps, total novices will be working productively with SAP applications. If you think the first statement is correct, talk to Öffentliche Versicherung Braunschweig (Öffentliche), based in Lower Saxony, Germany, because they'll tell you you're wrong. They know from experience: statement two is, in fact, the correct one.

In 2006, they asked SAP Consulting to come up with a plan to increase the number of employees using their insurance applications without putting new users through a rigorous training regimen. The solution SAP Consulting came up with was as elegant as it was sophisticated: deliver a new and intuitive user interface that gives users only what they require.

Using the Web Dynpro development environment, Öffentliche and SAP built an interface that makes it easy for any user to master SAP application logic, without all the instruction. Öffentliche didn't just get a new interface that boosts field staff efficiency. By extending the reach of its SAP software landscape to include the previously “unconnected” field, Öffentliche laid the groundwork for streamlining its entire operations.

Midsized Company, Grand Vision

Öffentliche may not be the biggest player in the German insurance market. As a public insurance fund, its market reach is restricted to the local market of southeastern Lower Saxony. Yet, within that region, its market share is half of the entire population.

Clearly, with its 200 sales offices, 600 office workers, and 500 field staff, the company packs quite a punch. Öffentliche ranked among the top 10 in the German insurance industry's nationwide survey of auto insurers. And as far as software is concerned, Öffentliche certainly doesn't do things by halves. Öffentliche was one of the first insurance companies worldwide to implement

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almost all of the applications in the SAP for Insurance solution portfolio. The reason: to offer fast, hassle-free customer service for claims and retain its market leadership. Because the first phase of Öffentliche's SAP software strategy proved so successful, the company quickly drew up another wish list for functionality to get more of its staff working with the SAP Claims Management application.

From Paper to Monitor

“What we wanted was a way to let our field staff log claims online. Even though we had a portal for the field agencies, we were still using a largely paper-based method called check settlement, where blank checks are sent to the field agencies to be filled in when a customer claims damages. However, because the damages notice often reaches the main office after the check has been processed, the controlling effort is immense,” says Dennis Lidzba, managing director of Braunschweig IT GmbH, Öffentliche's internal IT service provider. It also put the brakes on service for customers, as claims up to a certain euro limit had to be sent from the field agency to the main office for approval. A field portal was needed to replace the previous Windows-based portal to allow field staff to work directly with SAP Claims Management and enter claims quickly, but without actually having to be trained to use the SAP application. “We wanted a homogenous interface with the same business logic as before – regardless of whether it was running on different applications,” says Lidzba. “And we also wanted the look and feel and the navigation to be the same for each user. Most importantly, we wanted it to be easy to use for even the most inexperienced personnel.”

Figure 1: Web Dynpro interface [Step 2]: to file a claim and provide details on the cause of loss

Web Dynpro: The Perfect Fit

Together with SAP Consulting, Öffentliche went for the Web Dynpro development environment. What makes Web Dynpro so suitable for the job is the fact that its interface is fully compliant with SAP application logic – something that cannot be said about other products similar to Web Dynpro. It lets users access SAP applications from any Web browser without the need for extra software or hardware, and its intuitive Web interface greatly simplifies using SAP software. Because Web Dynpro gets on so well with SAP software, emulating the look and feel of the rest of the applications at Öffentliche was no problem. “Web Dynpro processes our style guide perfectly for the uniform look and feel,” says Lidzba. “We now have an excellently performing Web-based user interface with a guided procedure that explains to users how to fill in fields and enter claims properly in five steps. Using any laptop and a Web browser to connect to the head office, Öffentliche has now automated, accelerated, and simplified services for its external staff considerably.”

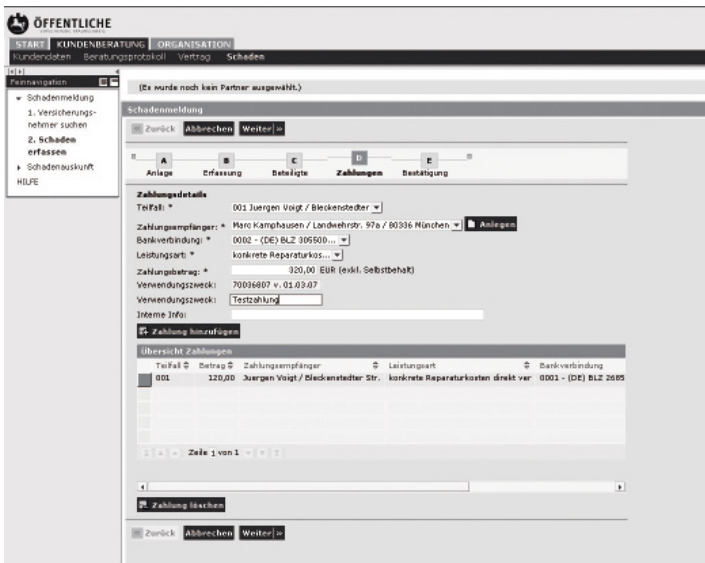


Figure 2: Web Dynpro interface [Step 4]: to settle a claim and manage the payment transaction

Up and Running in No Time

The bulk of the design and implementation work was done in Braunschweig, with some remote development services performed by SAP Consulting. Currently, the processes managed and provided by Web Dynpro cover indemnity insurance, full insurance, and automobile insurance. To test the new interface, a pilot project was run with a fully productive version over a period of 4 to 6 weeks in 10 to 15 field agencies. Once fine-tuned,

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the Web Dynpro-based Web interface was rolled out to all of the agencies in the field and their 500 field workers. Lidzba cannot say enough good about the value SAP Consulting added to the project: “For us, SAP Consulting was a very important success factor. Everything we did with them was on target and to our great satisfaction. Everything was on time and well within budget.”

Since the processes reflected in the interface were already implemented in the back office, there was no need to redefine business processes, which made things that much easier to get users going. “It took us less than half a day to get the field workers up to speed with the new interface,” says Lidzba. “Very little time was needed to learn the actual processes. The good thing is that anyone who has used the interface before won’t need any extra training.”

Good for Öffentliche, Good for Business

“The whole system has been widely accepted by the users,” says Lidzba. This isn’t just good news for the company; customers are seeing the benefits. Things are a lot quicker now when they go around the corner to their local agency with their damages claim. “With the framework we now have in place, the colleague in the agency can check the damages with the Web Dynpro interface, settle the claim on the spot, and approve payment for the same evening,” Lidzba explains. “The money’s in the customer’s bank account within 24 to 48 hours. That’s excellent for our service and our reputation.”

While this is one clear competitive advantage, another is the ability Öffentliche now has to increase efficiency and streamline operations in the main office. The introduction of Web Dynpro represents a real opportunity for reducing IT effort and staff. The next steps Öffentliche now envisages with Web Dynpro are, first, to get settlement processes for all policy types online; and, second, to manage sales over Web Dynpro and let agencies do a lot of the work previously done in the back offices. As Lidzba says, “Web Dynpro gives Öffentliche the chance to build a complete online system, which lets us shift processes out into the field. That won’t just make things quicker for customers, but also gives us excellent opportunities for long-term rationalization.”