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Talanx.

With the aim of reducing costs and making information available more quickly, the Talanx Group has launched a large-scale project for the internal and external digitization of its customer communications. The focus is on standardizing output management and embedding individual correspondence in the central dispatch system. In addition to significant postage savings, Germany's third-largest insurer also achieved higher process reliability in document creation and processing.

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«In the future, it will no longer be the insurer who determines the communication channel to the customer, but vice versa. This means that today more than ever companies must be able to serve all media. Otherwise, there's a threat of customer loss.» Jürgen Hausl is a man of clear words. The Head of Output Services at Talanx, Germany's third-largest provider, sees a clear paradigm shift in the industry: web portals, e-mail with and without attachments, multifunctional apps, traditional mail - the bandwidth of communication channels is large and will continue to grow in the coming years. The insurers must adjust to this and align their document processing accordingly, Jürgen Hausl continues.

It is not without reason that his department is one of the innovation drivers within the Group in this respect. For example, intensive discussions had been held with the specialist departments about which «types of communication» exist among Talanx customers, whether and how they are currently taken into account technologically in document and output management and to what extent the existing structures had to be adapted or expanded. It turned out that there are many mixed forms - the coexistence

of analog and digital communication. Typical scenario: An insured person receives his or her documents electronically (for example as an e-mail attachment or download file), but replies himself or herself by traditional mail. Then there are again customers who want to communicate completely digitally, and that via a very specific medium.

It is obvious that this granularity in customer communication does not remain without consequences for the creation and dispatch of documents. The aim is not only to make content and information available on all possible channels, but also to significantly reduce costs within document processing. Companies still pay too much for shipping, for

example, because they do not make full use of postage discounts granted to them by postal service providers.

Or documents are printed and sent by traditional mail, which could also have been sent electronically. In addition, companies often do not have a complete overview of their document production - especially when a lot is still being printed and shipped from branch offices. What is often missing here is a central output management system (OMS), which receives all the documents that arise in a company, processes them in a standardized way and sends them on the channel desired by the recipient; the OMS is like a «hollow alley» through which all the documents have to pass.

Executive Summary

With the realignment of its document and output management Talanx, Germany's third-largest insurer, has laid the foundations for modern customer communication on all analog (print) and digital channels. One focal point was the embedding of the decentralized written material in the central processing. In addition to seven-figure cost savings - including better use of postage discounts (shipment bundling / pre-sorting) and significantly lower material consumption (less paper and toner, reduction of department printers) - the company benefits above all from higher process reliability (compliance) as a result of an integrated quality check.

Centralization is worth cash money

Talanx responded early to this challenge with the introduction of DocBridge® Pilot in 2009 laid an important foundation stone for the modernization of its document processing system (see also Box 5). The benefits were quickly felt: the listed insurance group saved around one million euros within two years of the new system going live - mainly by improving the consolidation of individual documents into postage-optimized items, but also by making better use of cost-reducing services such as presorting/consolidation of letter items and IT franking. Jürgen Hausl: «In theory, we could also use sorting and franking machines, but it's much more efficient to do these processes with software.» In this way, important personnel capacities would be freed up so that the clerks could concentrate even better on their core business.

Jürgen Hausl also appreciates the open architecture of DocBridge® Pilot. «The solution provides so many interfaces that almost all data-supplying applications can be connected without any problems; specialist applications as well as CRM systems, etc. And the big advantage is that DocBridge® Pilot can process any data stream. No matter which formats are delivered - the result is always a clean, standardized data set. «The high stability and reliability is another advantage of the new OMS, the manager continued.

For the Group, the centralization of output management represented an important milestone on the road to modern, efficient

customer communication. But as Jürgen Hausl remembers, they had not yet reached their destination. He and his colleagues saw further optimisation potential in decentralised type production in particular. There was a lot of local printing, manual enveloping, franking and mailing in the individual departments and branches.

Apart from the unnecessary expenses for paper, toner and postage - it was also the lack of transparency that burned the Talanx management's nails. One thing's for sure: If a considerable part of the correspondence takes place outside the central processing, it is difficult to trace the complete communication history of a business transaction. In the worst case, the employee does not have the current data immediately available when a customer calls - which naturally annoys the caller.

In addition, how do you ensure that the decentrally generated documents also comply with the current compliance guidelines (CI, legal requirements)? In the best case, the company already has a release workflow (for example, the principle of dual control) to rule out rule violations. But what if the check is limited to random samples and is still carried out manually?

DocBridge® FileCab: interface between department and central dispatch

Reasons enough for Jürgen Hausl and his team to initiate a project for embedding individual correspondence (Office documents) in central mass processing (batch). In this way, the aim was not only to increase process reliability (compliance), but also to increase the productivity of the clerks by relieving them of activities outside their area of expertise (printing, enveloping, franking, etc.). In addition, a detailed quality check was to

be integrated into the workflow in order to eliminate the risk of the clerk creating incorrect documents. This includes an automated check against production-relevant factors. Can the document created on the PC be printed and sent at all? The system checks whether the maximum number of address lines is adhered to and whether the number of digits in the postal code is correct. In addition, the consideration of the free zones required in production is checked.

Meaningful messages on the document, which are generated automatically by the system, make handling easier for the user (e.g. information on the address block, automated reading of the VOB number, option for manual correction). The clerk can make necessary changes directly on the screen before the document is transferred to the central OMS. In this way, one hundred percent further processing is guaranteed. In the past, however, a document could often not be produced and sent if it was faulty.

In the future, Office documents created on the PC at the various locations will also be transferred to the central output service in Hanover. Its technological core is DocBridge® Pilot (OMS), which receives individual correspondence, classifies it under aspects of postage optimization, bundles it and prepares it for dispatch. The OMS «cooperates» with the DocBridge® FileCab software, also developed by Compart, which serves as a «link» between the specialist department and output management.

In practical terms, this means that the clerk selects the template suitable for a particular business transaction in his Office program and uploads it to DocBridge® FileCab, where he then creates and edits the document. He can check the document against various professional and technical criteria

(correct spelling and position of the address, correct subject line, compliance with corporate identity, etc.), add comments on a case-by-case basis and, if necessary, add static inserts (PDF) valid throughout the Group. At the same time, the solution offers him the option of bundling various individual documents directly at the workstation, recipient specifically, and thus making better use of postage discounts at an early stage - irrespective of the fact that bundling/pre-sorting takes place again in the central OMS.

The Compart-solution acts as a virtual printer driver, which transfers the validated documents to the OMS. A release mechanism is also integrated into the process, which is effective for particularly sensitive documents (e.g. life insurance policies) - but also for new clerks who are not yet familiar with the CI regulations. In both cases, the document is checked again by the team leader or an authorised colleague before dispatch (four-eyes principle). DocBridge® Document Desktop, another Compart application, is used (see also Box 5). The application offers the clerk the option of intervening «at the last minute», even if changes are made at short notice. It selects the relevant document from the spool file and processes it directly in DocBridge® FileCab (PC workstation).

Further € 500,000 postage savings expected

Around one and a half million consignments a year are currently still produced and dispatched locally at the Group's sites. Not for long. According to the plan, by the end of 2019, with a few exceptions, the Output Service in Hanover will be responsible for the digital and analogue dispatch of all decentralised documents. The expectations of the approximately 2,500

users who will one day work with DocBridge® FileCab are high. Above all, the new solution is intended to provide noticeable relief from unprofessional activities and greater security. No more constant back and forth between PC and department printer, more time for the core business, better availability of information - according to Hausl, the new system offers many advantages for the individual clerk, which will be clearly noticeable in everyday work.

In this context, the manager speaks of an «insane euphoria», which has seized the employees in view of these advantages. «Within a very short time, the mood changed from initial restraint to exuberant enthusiasm,» recalls Jürgen Hausl. «Suddenly, colleagues came up with so many ideas about what could be improved with the new software, that we sometimes had to step on the brakes. They had deliberately decided to proceed step by step and slowly during the changeover - probably also in order to take away the employees' fears here and there of the upcoming changes («Will they take away our work?»). According to Jürgen Hausl, the challenge was therefore to make the benefits clear to the colleagues in the departments. «A big bang project wouldn't have worked, because DocBridge® FileCab has to take into account the often very individual wishes and demands of end users,» says Jürgen Hausl. That's why they were integrated into the project right from the start and convinced even the most skeptical people relatively quickly.

The first step was taken by the Automotive Division at the Talanx subsidiary HDI, where the solution has been in operation since the beginning of 2018. The other companies are now successively following suit. The fact is that the group-wide «roll-out» of DocBridge® FileCab will give the topic of cost reduction an additional impetus, according to the Output

Service Manager. The postage costs alone are expected to save a further 500,000 €.

Interesting in this context: the centralization of document and output management at Talanx is accompanied by further restructuring. In future, printing and enveloping will be carried out by a service provider in the delivery regions. This not only saves CO2 but also improves the service life of the lining. The edition is nevertheless controlled from Hanover.

Talanx Output-Service

Key figures
- Number of printed pages: 84 million
- Postage: EUR 9,9 million
- Paper grades: 95% A4 and 5% 12 inch
- Address status: DIN 5008 Form A and Form B

Systems in use
- DocBridge® Suite (Pilot, FileCab, Delta, Auditrack, Impress)
- Docusuite, PreS & PRISMA
- 5 full colour digital printers (Océ 6000 series)
- 3 inserting machines (2x Bäuerle Autoset 18, 1x Bäuerle B4) - 2-shift operation 5:00 - 22:00 hrs)

Benefits
Printing and enveloping
- Shipping to brokers and agents
- Direct dispatch to policyholders
- Return to clerks
- Document printing on logo paper
- Implementation of digital dispatch channels
- Proof of creation per shipment image after envelope insertion

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