Document Management in Bavaria

Success Story | Compart

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For Germanys largest public insurer, output management is a critical central hub for customer communication. The new system covers the companies complete document management process, spanning data delivery, creation and processing right through to delivery via all physical and electronic channels. The man contractor for this complex modernization project is Compart.

It all started with fire insurance. When the "Allgemeine Brandversicherungsanstalt" (General Fire Insurance Company) was founded in 1811, a company was born that would join the ranks of leading fire insurance providers. In particular, the "Versicherungskammer Bayern" is closely linked with the genesis of the insurance industry in Bavaria and the Palatinate, where it is meanwhile the market leader. Since its inception, the traditional and the modern have formed a sustainable symbiosis within the company, which is owned by the savings banks. Today the "Versicherungskammer Bayern" (VKB) comprises 15 insurance companies and maintains, together with the savings banks, cooperative banks and its own agencies, a dense sales network. The company services private and business customers, farmers, municipalities and manufacturers.

Coming soon – policies on smartphones?

It's easy to envision, considering the sheer document volume involved. Individual print-outs alone account for 117 million pages annually; continuous forms add up to 16 million – policies, invoices, traditional business letters, and damage reports. Then there are the special prints such as offers, orders, purchasing and logistics documents, etc. And let's not forget post processing,

like bundling and enveloping. Approximately 21 million DIN long-format and 1.5 million C4 envelopes are processed annually; the company sends out nearly 24 million mailings, most of them through the attached print center of an external service provider. Stefan Unterbuchberger of VKB: "Of course we would like to send insurance policies and other documents electronically as well. But the problem is that we have to verify that these types of legally binding documents were actually delivered. This is precisely where there are still differences between the physical, postal route and the electronic one: legal effectiveness and probative force." Data security also plays a critical role. That is why, according to

Unterbuchberger, paper still generally dominates in the insurance sector. The output management manager still believes digital media are valuable alternatives. "We are closely following the market development of E-Postbrief and De-Mail. We are also actively pursuing other possibilities for encryption and electronic delivery." He and his colleagues are absolutely convinced that the VKB will be sending more documents electronically in the future. "When electronic mail fully meets the requirements for data security and legal compliance, it will supersede hard copy over the medium term."

But print still dominates at Germany's largest

◼ Executive Summary

The Baverian Versicherungskammer is modernizing its output management. The new system is to provide a flexible solution for all physical and electronic channels. Germanys largest public insurer is thereby looking to radically improve quality, not to mention generate a positive effect on the cost of document production and output. At the core of the new architecture are Comparts DocBridge Mill solution and the XML based word processing program Cartago Live Workspace from Cartago Software, a longstanding Compart Partner. DocBridge Mill, a platform independent and scalable software for modification of documents of varying formats, is being implemented by the VKB for conversion. By 2016 the whole company should have migrated to the new system. Even electronic channels such as mobile devices and social media will be integrated into the output management structure in the future.

public insurer. All processes for the creation and output of documents are managed in the "Central Output Competence Center" that is run by Stefan Unterbuchberger and his sixteen employees. The area is integrated into the large-scale "Renew Output Management" project at the VKB aimed at standardizing and renewing the IT infrastructure for document processing. A preliminary study revealed opportunities to optimize cost, quality and time.

Present on all channels

As the communications hub, output management at VKB is an important part of customer care. This led to the development of a modern output system that covered the entire process of document processing and output throughout the enterprise: data delivery, creation, processing, and output.

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It was initially tested in the real-estate loan area, where it has been used successfully for almost the last two years. The technologies and architecture principles used (SOA, Web technology, open data formats) have withstood the test. According to Unterbuchberger, they deliberately chose the HTML, XSL and XML formats to have the neces-

sary flexibility. "We wanted to be able to output content of any type and in any format on all channels, whether print or mobile end terminals." HTML5 will therefore play an important role for the display of documents on the iPad, smart phone, etc., regardless of the size of the display.

„Compart is a specialist in optimizing data streams, and what is more, for all standard formats and output channels," said Stefan Unterbuchberger"

VKB can thus envision sending out certain types of documents electronically in future. But they still have a long way to go. Now that the start has been successful, claims settlement will be the next area to move over to the new system. Other media used here include e-mail and fax, and the contractual and business partners are completely different. Further stages of expansion in other divisions will follow. The entire company is expected to have migrated to the new system by 2016. The electronic channels that will be used are still up in the air. Unterbuchberger and his colleagues are also considering social media. At VKB, like at other companies in the industry, there is little integration between their business processes and the social media. But the output manager can still imagine using platforms like Facebook and others for customer dialogue.

XML and HTML5 define output management

At the core of the new architecture are DocBridge Mill from Compart and the XML-based text processing program Cartago Live Workspace from Cartago Software, a long-time partner of Compart. DocBridge Mill, a platform-independent and scalable software program for modifying

documents in various formats, is used by VKB for conversion. The Cartago solution supports generating complex business documents for both interactive (online) and batch applications. Stefan Unterbuchberger: "Compart and Cartago were the right choice since their products are quite mature with respect to future-proof standards. We wanted open formats like XML and HTML. The range of products and services offered by Compart and Cartago are a good fit for us." Furthermore, Compart and its experts won Compart, which functions as a general contractor for the "Versicherungskammer Bayern", is no stranger at the VKB. When the company switched over to the previous print system, they chose selected components from DocBridge Mill for insert control and were quite impressed. "You can tell that Compart is a specialist in optimizing data streams, and what is more, for all standard formats and output channels," said Unterbuchberger. The VKB may one day migrate to DocBridge Pilot, Compart's software for bundling of documents from various sources for optimal mailing costs. That would make it the central output management hub at Germany's largest public insurer.