



If Latvia



## BPM in Insurance Claims Management

### Ultimus Case Study

- **Used** Microsoft Technologies:
  - Microsoft SQL Server
  - Microsoft Windows Server
  - Microsoft Internet Information Services
  - Microsoft Office Applications
  - Microsoft Windows SharePoint Services
- **Based** on .NET technology
- **Customized** insurance application was created by a local Partner of Ultimus and Microsoft in Latvia – Nexum Insurance Technologies

### Process Description & Background/Need

Latvian Subsidiary of the Leading Insurance Provider in the Nordic Region chooses Ultimus to replace Paper-Based Processes, achieve greater efficiencies.

With the Ultimus BPM Suite, If Latvia reduces Time to Decision from 10 days to 15 hours for Insurance Claims submitted by car dealers.

If Latvia, Latvian subsidiary of the leading property and casualty insurance company in the Nordic region, is using the Ultimus BPM Suite to speed up its automotive claims handling process and involve car dealers and car repair shops to participate in it.

Before If Latvia deployed the Ultimus BPM Suite, customers had to visit the office of their insurance company and a car dealer several times to have their claims processed in person.

### Points of Pain Addressed

Using the Ultimus BPM Suite's programming-free process modeling, development environment, flexible integration, workflow capabilities, powerful management tools and easy-to-use Web interfaces for process participants, If Latvia has become the first insurance provider in Latvia to automate its claims handling process, resulting in significantly improved operational efficiency. Today, instead of visiting their insurance company to submit automotive claim, customers can go directly to the car repair shop and have everything taken care of there – vastly improving customer satisfaction.

### Solution Overview

"Using Ultimus, the turnaround time for claims handling is as little as three hours, starting from the minute the customer first notifies us about the damage they've sustained to the moment their car is completely repaired," said Oskars Hartmanis, head of the Claims Department at If Latvia and Baltic.

In addition, If Latvia has seen the following improvements by implementing the Ultimus BPM Suite:

- Reduced average time to decision from 10 days to 15 hours for the automotive claims submitted by car dealers
- Less manual work for If employees
- Automated communications
- More loyalty from partners and customers



"Ultimus has changed the way we do business with our partners – both car dealers and car repair shops. Using BPM, If Latvia is one again ahead of its competitors because we are able to do more than accept a claim notification from the customer. The process of automotive claims handling has become very streamlined - we automatically redirect customer Web applications and the customer himself to the car repair shop of his or her choice without the need to visit If Latvia's office. The best time and cost savings for us and for the customer comes from small-sized claims being processed using Ultimus," added Hartmanis.

"Ultimus was able to easily integrate with our core insurance system, and improve the quality of claims decisions as well as sales results," said Janis Kesteris, head of If Baltic & Russia's IT Development Unit. "This has meant less time spent on decision-making regarding claims payments, less manual labor for employees, and faster claims processing for our customers and repair shop partners. If Latvia is known as the most innovative insurance company on the local market and as the first to start selling policies online. Just five months into the online sales, the company is seeing 10 percent of all private segment products being sold via the web. The improved claims handling process multiplies the success of the sales department. Our investment in the Ultimus project truly reinforces our status as the most innovative insurance company operating in Latvia in terms of technologies and modern services."

"Organizations such as If Latvia are realizing that BPM is a catalyst for streamlining the most important processes across the entire enterprise," said Rick Thompson, Chief Marketing Officer for Ultimus. "We're very pleased that If Latvia is using our software in novel new ways to drive customer satisfaction, improve overall efficiencies and gain a competitive edge in what is an increasingly competitive industry."

#### **About If Latvia**

If Latvia is the leading P&C insurance company in the Nordic and Baltic regions with 3.6 million customers and 6,400 employees. It provides high-quality insurance products and services to both people and businesses. In addition, If actively works to prevent damage and accidents, helping create a safer and more secure life for its customers and the society at large.

For more information about Microsoft products and services, please visit [www.microsoft.com](http://www.microsoft.com)

For more information about Ultimus products and services, please visit [www.ultimus.com](http://www.ultimus.com).

For more information about Nexum Insurance Technologies products and services, please visit [www.nexum.lv](http://www.nexum.lv)