

Case study

Groupama Sigorta reduces complexity of insurance documents



HP Exstream improves brand and image to attract new business

Industry

Insurance

Objective

Improve the design and delivery of customer communications

Approach

Researched the market and carried out proof of concept testing

IT matters

- Integrates easily with legacy environments, eliminating the need to invest in new core systems
- Supports the use of modern data such as XML and populates over 250 variable fields
- Introduces QR codes to access vital information while reducing document size and complexity

Business matters

- Delivers a return on investment period of two years
- Enables marketing and cross-selling content to attract new business while improving brand and image
- Supports compliance with government regulations



“With HP Exstream, we saved time and money. We also improved our brand image, and the ability to add marketing messages and cross-selling to our communications is enabling us to attract more customers from the market.”

– Taşkın Kayıkçıoğlu, chief information officer, Groupama Sigorta

Multi-channel solution for customer communications

Turkish insurance provider, Groupama Sigorta, wanted to improve the design of its complex policy documents to make them easier for customers to read and to add personalized marketing messages. It achieved this with HP Exstream, the customer communication management software that provides a single solution for the design, creation and multi-channel delivery of all types of customer communications.



Challenge

Cutting through complexity

Insurance documents can be complex and difficult to understand. From declarations and definitions to exclusions and endorsements, it's hard to grasp what you pay, what benefits you receive, what's covered and importantly, what is not covered. Rules and regulations bring further complications so it's a constant challenge for insurance companies to present the information in a clear way.

An insurer that faced these problems was the Turkish division of French company, Groupama. With 13 million members and customers, 35,000 employees, €6.3 billion in net assets and annual revenues of €14.2 billion, Groupama is one of Europe's leading insurance providers. It's headquartered in Paris but has a presence in 11 other countries throughout central and eastern Europe.

In 2006, Groupama took over Turkish insurer Başak Sigorta and following a subsequent merger with the country's oldest insurer, Güven Sigorta, it now trades as Groupama Sigorta. The company offers a wide range of products including motor, home, health and life insurance and private pensions through many touch-points that include 2,126 independent agents, 491 point of sale at banks and 1,656 agricultural co-operatives.

This involves the production of approximately one million policy documents a year which can include more than 250 variable fields. Although the majority are emailed to customers, some are still printed and posted out.

"In the insurance business our customer documentation has to be of a high standard to promote the quality of our company and sell our brand. The content and design also has to be clear so it can be easily understood by our customers," says Taşkın Kayıkçıoğlu, chief information officer with Groupama Sigorta. "Groupama's independent agents were not happy with the look of our policy offers. Our legacy system had only cumbersome and rudimentary image capabilities and did not allow us to use modern data formats. The tables were too simplistic and agents also wanted to reduce the number of pages."

Groupama Sigorta suffered from the static print limitations of its legacy AS400-based spool file process. It wanted a document generation system that was more modern, flexible, dynamic and futureproof.

"With the limitations of the AS400 system, we were unable to print the kind of content requested by our marketing department and also could not meet clear directions from the government on content and fonts. That was the driver for us to find a new solution," adds Kayıkçıoğlu.



20 percent reduction in print times

Solution

Flexibility and ease of integration

Groupama Sigorta researched the market and considered two possible options. It chose HP Exstream customer communications management (CCM) software. This customer communication management platform provides a single solution for the design, creation and multi-channel delivery of meaningful, high volume correspondence. Communications can be highly personalized and can include targeted marketing messages and offers on-demand to upsell and cross sell other products and services. Internal HP data collected from hundreds of customers shows that using HP Exstream can reduce document production costs by 50 percent per year and development times by 40 percent. Postage and paper costs can fall by over USD \$200k a year and document processing times by 58 percent.

“We chose HP Exstream because of its flexibility and the ability to integrate it with our existing core system,” says Kayıkçıoğlu. “How we could adapt this new technology to our existing systems was one of our main concerns. Our systems need to operate 24x7 and if they collapse, our whole production would collapse as well. It was a challenge for us to adopt this but we gained confidence from HP Exstream demonstrations and references. HP gave us examples of other companies that had implemented HP Exstream in the insurance and banking markets.

“As a small proof of concept, we provided HP people with our format and template and asked them to produce a policy for us in two or three days. They sent us exactly what was required in just one day and then we realized that using HP Exstream was easier than we had thought. The HP selling experience in this project was excellent. It proved that HP Exstream would work with our system and that it was easier than we predicted. If I had known that it was so easy then I would have implemented HP Exstream a year earlier.”

Benefits

Improving brand and image

Using HP Exstream has enabled Groupama Sigorta to streamline the design of its documents, giving customers a clearer view and better understanding. It can now include more modern data formats such as Extensible Markup Language (XML) and combines sophisticated image control with the ability to create tables. For example, our health insurance policies used to be 51 pages long but have now been reduced by over 50 percent to just 22 pages due to better design.

“Our health policies are very complex but we have revised and simplified the content,” explains Kayıkçıoğlu. “By using different kinds of forms, columns and other features from HP Exstream we have been able to put more information into a single page. We have also been able to decrease the size of the other policies as well. Using HP Exstream has enabled us to give more presentable policies with clearer information in a more readable format and that’s priceless for us. It raises the profile of the company and encourages new business.”

Customer at a glance

Software

- HP Exstream

Now, the brand image has been changed and policies are designed with clear financial information and help text on the front page rather than being hidden in subsequent pages.

Reduced document size has also been supported by the introduction of Quick Response (QR) barcodes that customers scan with their smartphones to quickly access the company's website.

"With QR codes customers can access further policy information and also, in order for them to get that information, we can ask them further questions to get their email addresses and other information for marketing purposes," says Kayıkçıoğlu. "We had already started to do this but recently, the Turkish Government also made it mandatory for us to put QR codes in documents."

"Reducing the size of documents and revising the layout has reduced print times by 20 percent and due to this and various other savings, Groupama Sigorta forecasts that HP Exstream will have paid for itself in two years."

– Taşkın Kayıkçıoğlu, chief information officer, Groupama Sigorta

"As well as directions on font size and QR codes, the government issued a mobile accident report application and by using this application you don't need to use a pen or pencil after an accident has happened. Now you are able to use our mobile application for notification of the accident with the insurance company. For each policy we need to have QR codes but we had already designed them so it was easy to implement the new ones."

Reducing the size of documents and revising the layout has reduced print times by 20 percent and due to this and various other savings, Groupama Sigorta forecasts that HP Exstream will have paid for itself in two years.

"A solution like HP Exstream makes our lives much easier and the feedback from our agencies has been very positive," concludes Kayıkçıoğlu. "We used to get complaints about the design of our policies but after modifying them with HP Exstream, the complaints have stopped."

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