



Essentials

- Saga Insurance is the UK's leading provider of services to people 50 and over
- Over 2 million customers with nearly three million policies
- Saga wanted to implement a solution to archive customer's policy documents in compliance with the Financial Services Authority ICOB guidelines
- Over 27,000 documents are archived every day and are used by over 1,000 customer facing staff

The UK's largest specialist provider of insurance services to the over 50's improves customer service by providing online access to policy documents and correspondence with technology from CrawfordTech and EMC

SAGA INSURANCE, UK

Overview

Saga Group focus exclusively on the provision of high quality, value for money services for people 50 and over. These include holidays to worldwide destinations including cruises on their own ships and financial services including insurance products.

Saga Insurance is the UK subsidiary focused on insurance. Established in 1984 it provides insurance services exclusively to Saga's core market. Saga insurance products include Pet, Boat, Home, Motor, Motor Assistance, Travel, Personal Accident, Health Cash Plans and Private Medical.

Saga insurance has over 1000 employees supporting over 2 million customers. Each day customer service agents receive over 15,000 calls relating to both new business and service requests relating to policies. These include requests for copy documentation in the event that original documents have been lost or mislaid.

Saga Insurance is regulated by the UK Financial Services Authority (FSA) which sets out the regulatory framework for UK general insurers and life insurers under the so called Insurance Conduct of Business (ICOB) guidelines. ICOB reflects EU regulations concerning insurance business practice and in particular requires insurers to have in place corporate policies for records archiving and retrieval. For example ICOB requires that:

"(1) the firm must, at the retail customer's request, provide a [paper] copy of the contractual terms and conditions of the non-investment insurance product..." [ICOB 2.7.1]

"A record would be "readily accessible" if it was available for inspection within two business days" [ICOB 2.8.3]

"Where a firm chooses to maintain records in electronic form, it should take reasonable steps to ensure that:

- (a) the electronic record accurately records the original information; and
- (b) the electronic record cannot be subject to accidental or unauthorized alteration" [ICOB 2.8.5]



At a Glance

- EMC is an industry leader in enterprise content management systems
- CrawfordTech is a world leader in print stream transformation and archiving
- Saga Insurance leverage EMC's and CrawfordTech's technologies to provide an enterprise archive for customer correspondence
- The solution enriches the customer experience by publishing policy documents an correspondence online and improves the efficiency of support staff
- Postage and printing costs have been reduce by 20% so far as more and more customers choose to receive their documents online

Saga needed an archiving solution that complied with ICOB regulations concerning the archiving of customer policy documents. In addition Saga wanted to improve customer service by providing access to policy documents through internal CRM systems and the customer web portal.

Saga requested that EMC and CrawfordTech provide a solution that could archive over 26,000 documents per day and provide for real time search and retrieval within seconds.

EMC consulting services conducted an in depth review into the archive project and developed a detailed project plan and recommendations for a technical architecture. The project was ultimately approved by Saga's board of directors.

Solution

Enterprise Archiving with EMC and CrawfordTech

Saga Insurance selected EMC and CrawfordTech to provide a centralized electronic document management solution which has improved the customer experience. All outbound letters, including policies, quotations, statements, renewals, reminders, remittance advices, statutory letters similar critical customer communications, are automatically archived from the print center. In total, the solution archives and manages approximately 80million documents with 26,000 added per each day, enabling customer service staff to access these at the click of a button on the CRM system.

Today, 800 Saga customer services personnel use this solution to view the information required to resolve customer queries.

CrawfordTech PRO Archiver was chosen to provide the high volume ingestion, transformation and archiving infrastructure for PostScript print streams generated from the Thunderhead document creation solution. Critically this solution was designed to process and archive large volumes policy documents every day.

Documentum Retention Policy Services was chosen to provide lifecycle control over the archived policy documents insuring that documents were held for periods in compliance with the ICOB guidelines.

Improving Customer Service Levels

Substantial customer and staff experience improvements have resulted from the implementation. Because customer service personnel have the right information at their fingertips, they are able to reduce the amount of time on the telephone with each customer. The archive provides an exact view-in full colour-of every item of correspondence. Prior to this, only summary information was available in the business system." The new archive system allows staff to talk to customers about their policies and letters with confidence. For the first time, customer service staff can see exact information contained and can easily refer to it in our conversations.

Online Presentment and Self Service

More recently Saga Insurance has provided access to the correspondence archive available through its customer website. Over 500 customers every day view policy documents and correspondence. The online portal reduces the load on call center staff and improves customer satisfaction through self-service.



CrawfordTech Services

Consulting

- Archiving assessment services
- Archive implementation services
- Archive upgrade services
- Legacy archive migration service

Training

- Archiving Fundamentals
- Archiving Advanced
- Print Fundamentals
- Print Advanced

Support

- 24 x 7 customer support
- Product upgrades
- Consistently rated #1 for support

In addition by making documents available online Saga Insurance is able to offer online only tariffs. Of the 26,000 documents sent each day approximately 20% of the total remain as digital only copies which results in saving in printing and postage of approximately £300,000 each year.

Meeting Compliance Requirements

The solution will also enable the company to meet its compliance obligations. Saga Insurance can now meeting the regulations set out by the Financial Services Authority (ICOB) time consuming and but now correspondence is available at the touch of a button.

EMC and Crawford for Best Practice

Finally, Saga Insurance relied on EMC and CrawfordTech Consulting Services to get the most out of the solution. The project started with a pilot program and EMC and CrawfordTech helped with the installation and implementation as well as the knowledge transfer to ensure that our internal project and support teams gained the skills required to maintain and enhance the system. Saga wanted to make certain that we were using the Documentum and PRO Archiver tools optimally. We continue to use EMC Consulting Services to ensure that we adopt best practice.”

By choosing EMC and CrawfordTech Saga were able to adopt an industry- leading electronic document management solution to improve our customer service levels.

Conclusion

Crawford Technologies has a fifteen year track record of customer communications solutions. We have the products and expertise that is used by hundreds of customers around the world to optimise print operations and archiving.

Insurers are seeking fundamentally new ways of addressing the challenges of print stream archiving. Now in partnership with EMC Crawford Technologies offer market leading print stream archiving technology integrated with the EMC's ECM solutions.

PRO Archiver is a tried and tested print stream archiving solution and over 90 EMC customers can testify to the benefits of putting customer communications in an enterprise archive using this technology