MOBILE APPLICATION TO STREAMLINE BUSINESS PROCESSES FOR EASIER TRACKING

Case Study #3

owls
software
INSURANCE ADMIN ENSURED™

AFRICAN UNITY
LIFE

Underwriting Manager

An underwriting manager takes on a new book of policies to administer which they have obtained as a result of a previous administrator's inability to effectively track and manage Service Level Agreements due to the vast amounts of work required.

The Underwriter

The underwriter is granted the tender on the basis that they will provide a mobile application. A user-friendly mobile application is introduced to cater for the increased load of work without scaling staff, and thus increasing productivity and decreasing overheads.

The Challenge

Initial plan:

In order to on board the book of 220 000 policies without increasing staff member counts, business processes would need to be streamlined and some even eliminated.

Telephonic queries from policy holders often require unnecessary call centre staff which may beunderutilized the majority of time, which actions require the staff to create a task for themselves or others to manage as well.

The Objective

The objective: Create an easy to use mobile application directly from the current administration system being used for policyholders to:

- **o** Request basic endorsements to policies.
- **o** Receive push notifications on important changes and developments regarding their cover.
- **o** Request claims to be lodged.
- **o** Upload claims communications.
- **o** Live tracking of existing claims.

The request turnaround times must be tracked to manage service levels.

The Solution

The OWLS™ mobile application was developed and rolled out onto the Android™ Play Store™ and Apple™ iStore™. It is directly linked to the administration system, keeping to the thin client philosophy, so there is no interfacing between systems, reducing costs and system maintenance requirements.

The application verifies its user with a One Time Pin (OTP) sent to a cell phone number on system and ID number on system versus the one provided. Based on the ID number verification the app is able to access the user's policy, and only that client's data.

Here the user can request to add, change or remove dependents, cancel their policy, amend beneficiary data or lodge a new claim. While requesting this action, the user can also select files or take photos of the necessary documentation within the mobile application. Multiple documents can easily be uploaded.

What we did:

All this creates a task on the OWLS™ administration system for the administrator to perform, which contains all necessary documents to support the action, allowing the tracking of task completion times for effective management of service levels, staff productivity and reducing costs of time spent on phone calls verifying personal details and unnecessary information.

The Result

o Policy holders are able to see who their benefactors are, who and what is on cover and track the progress of their claims at the touch of a button.

o The client is able to request policy holders, via push notifications to the app, for policy holders to read wellness articles and thus earn rewards points. This incentivises future sales and decreases loss ratios.

o Tasks are created which are used to effectively manage Service Level Agreements and staff productivity alike, in real time.

o Staff are separated from direct client interaction which increases staff efficiency.

o The system provides basic levels of governance and won't allow changes where information is incomplete, resulting in less following up with policy holders by employees.

o Staff resources which would otherwise be used on phone calls are freed up.

o The data is always in sync with the administration system, therefore requiring no reconciliation or integrations.

o One solution for the administration system and mobile application means less outsourced costs and/or internal needs for computer professionals.

o Information is verified and secure.

o Only the vital information reaches the administrator in a concise easy to understand language, reducing miscommunication and misunderstanding.