Acing Great Customer Service
Business Process Outsourcing
Partners Life
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- Mark Lewis, General Manager, Software Development, Partners Life

Acing great customer service

Partners Life is one of the fastest growing life insurance companies in New Zealand. Founded and managed by Naomi Ballantyne, one of New Zealand’s most well-known and respected business leaders in the life insurance market, Partners Life embraces new and innovative technologies to deliver great products and happy outcomes for their customers. This approach to life insurance has seen the company achieve exponential levels of growth in a highly competitive market. Established in 2010, Partners Life opened its doors for business in 2011. Since then, the company has increased from 10 staff to 160, grown their Inforce premium to NZ$134M at March 2015, at a CAGR of 79%.

A commitment to technology

In its first year of operation, the company partnered with Fuji Xerox New Zealand to undertake a significant on-site back-scanning and archiving project. By the end of this project, over 600 boxes of documents were digitised, meta-tagged and stored online.

Giving Partners Life staff immediate access to all policy files brought immediate efficiency gains, and saved the company from adding another 3 operations staff to their head count.

Mark Lewis, General Manager, Software Development for Partners Life, is impressed with both the technology and service that Fuji Xerox New Zealand brought to the table. “Our whole focus is on satisfying the needs of our customers and advisers, to make it easier and faster to do business with us, and above all, to be truly responsive. When your IT team has only five people in it, and they run 20-30 projects a year amongst them, we rely heavily on our partners to be successful. In Fuji Xerox New Zealand, we found a partner with the same philosophy as us, and with a track record proving they would, and could, deliver the innovative solutions we were after. They most definitely have the solutions and expertise, locally and internationally, to deliver change for the better."

As you can imagine, the insurer receives a huge amount of email and physical mail on a daily basis. To continue supporting its mail processes, the company faced the prospect of hiring a further 20 operations staff.

Dedicated to providing both customers and advisors with a great user experience – and fast turnaround - they wanted to automate the process of handling, sorting and integrating incoming information into their business systems. The forward scanning services were initially delivered by Fuji Xerox New Zealand’s Auckland VIC (Value Innovation Centre), one of the three dedicated facilities providing a range of highly sophisticated scanning, routing and archiving services. Increased volumes saw the Wellington and Christchurch VICS utilised to meet demand. Fuji Xerox New Zealand now provides a virtual mailroom handling and routing over 16,000 emails a month to the respective recipients, and digitising and sorting 600-800 physical mail items.

In 2012, Fuji Xerox New Zealand provided Partners Life with Project Azure, a scanning service to capture content from processed insurance application forms.

In just 30 minutes from receiving the form, 11 metadata fields were captured, image packages were created and the data was uploaded into the insurer’s cloud-based document management system. The success of this service laid the foundation to address an even more challenging business need.

Project ACE

Partners Life receives 1,100, 36-page copies of new business insurance application forms every month. With Project ACE (Application Capture Extra), Fuji Xerox New Zealand delivered an imaging service solution which streamlines the entire underwriting process.

Prior to ‘Project ACE’, all application forms were manually reviewed by the Underwriters to identify whether they were completely and correctly filled out, and data from paper forms was keyed in for submission to the underwriting system.
This hands-on approach slowed down the entire approval process. The company’s rapid growth meant that they would need to hire 6 more operations staff to cope with the predicted increase in application numbers.

For an organisation that prides itself on providing great first impressions and memorable customer service – this just wasn’t good enough.

**A responsive solution**

Fuji Xerox New Zealand’s ACE imaging service solution means that 80-90% of all applications are released into the Underwriters’ approval queue in a blistering 4 hours, instead of the previous processing time of one and a half days.

The high level of accuracy and the hands-off process means that employees can be reassigned to other jobs and tasks.

However, the main benefit for Partners Life is how delighted both applicants and advisers are with the quick response time.

Fuji Xerox New Zealand also designed an indexing solution to capture and validate information on the application forms – regardless of the original submission format - against a complex set of business rules. The process sees close to 400 fields of data being captured and the application of 250 business rules for the Partners Protection Plan application forms, and 150 for children’s application forms.

Extracted data includes the applicants’ contact details, medical questionnaires, and financial information, all securely transferred and integrated with the Partners Life Policy Administration System and the Underwriting Assistant System. Various stringent security measures were implemented throughout the entire process to ensure that the confidentiality of the extracted data is protected at all times.

Applicants now have the choice of filling out the forms on a tablet with a stylus, or by hand in a paper format. Advisors can photograph hard copy applications and submit the images by email, or batch scan and email images from home or the office, at the end of the day.

An error or omission in the application triggers a notification flag in the custom-built backend system.

The applicant or adviser is contacted promptly to correct the error or supply additional information. Once done, the relevant pages of the application are released into the Partners Life Underwriting Assistant System. The information captured through the Fuji Xerox service is presented to the Underwriters as a consolidated view, making the decision-making process faster.

To assess the efficiency of the service on an ongoing basis, Fuji Xerox New Zealand prepares and presents weekly reports to Partners Life. These highlight potential improvements in the application forms, and the business rules applied to them. Fewer rules result in a more streamlined process, and the already impressive processing time becomes even more abbreviated, and the sales cycle shorter.

**Summary**

Lewis is a happy man. “We’ve invested strategically in fresh and innovative solutions that help us set new standards in the New Zealand insurance sector,” he says. “Our decision to work with outsourced vendors - and Fuji Xerox New Zealand is a key partner in this initiative - means we can operate at 60% of the costs that our competitors face. Along with our cloud strategy, the outsourcing of key business processes has made us nimbler, and we’ve established practices we can roll out internationally as we expand.”

“The outcomes we’ve achieved with Fuji Xerox New Zealand across all our projects have been measurable, and they’ve exceeded expectations in all cases. Best of all, the improvement process is dynamic. It’s always subject to ongoing scrutiny and refinement. There’s no sitting back and being complacent. Instead they’re always looking at what else we can do to streamline our processes. They have the sort of “can-do” attitude that sits well with us, and our customers.”
At a glance

Organisation:
Partners Life

Industry Sector:
Insurance

Size:
160 staff

Business Requirement:
Streamline the processing of the 1,100, 36-page copies of new business insurance application forms that are received by Partners Life every month.

Primary Objective:
Achieve a 50% minimum reduction in the time between lodging the application form to it entering the company’s underwriting system. The process was taking up to one and a half days.

Solution:
Fuji Xerox New Zealand imaging and indexing service captures and validates information on the application forms against a complex set of business rules. The solution integrates directly with Partners Life Underwriting Assistant System to present Underwriters with a consolidated view of the information needed to make a decision.

Outcomes:
- Releasing of close to 90% of all applications into the Underwriters’ approval queue within 4 hours
- Validation process is automated and accurate
- Employees freed up and reassigned to more valuable tasks
- Underwriters able to make more rapid decisions
- Applicants and advisers delighted with shortened response time

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Since its inception in 2007, Fuji Xerox Global Services has maintained its market leader position in document management and consulting services globally. At Fuji Xerox Global Services, we help our customers re-engineer their document management processes, ensure seamless integration into their current IT infrastructure, transform document intensive processes and customer communications to achieve operational excellence, costs efficacies and sustainable growth. As your business partner, your success is our success. For more information, please email fxgs.marketing@fujixerox.com or visit us at www.fujixerox.com/eng/solution/globalservices/

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About Fuji Xerox New Zealand

Fuji Xerox delivers market leading document services and print solutions to the New Zealand market place. Our core philosophy is to be ‘strong’, ‘kind’ and ‘interesting’; a ‘strong’ company that delivers excellent products and services that satisfy customers, and is able to reward its shareholders continuously; a ‘kind’ company that contributes to local and global communities with a particular focus around young people; and an ‘interesting’ company at which employees find their life and work fulfilling.

We aim to be a company with a good balance of all three attributes.

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