



Customer Web Portal revolutionises Sasria's claims process

Customer: Sasria
Website: www.sasria.co.za
Country: South Africa
Industry: Insurance
Partner: Intervate

Customer Profile: Since it was founded in 1979, Sasria has been providing cover for special risks. This state owned enterprise provides affordable, non-refusable cover to all South Africans. The cover is available through a network of agent companies (insurers) and brokers that distribute its coupons on its behalf.

Software and services:
SharePoint 2010
Microsoft SQL Server
Nintex Workflow

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It is easy to appreciate the responsibility resting on Sasria - South Africa's sole insurer against civil unrest, terrorism, labour action etc. With property worth billions of rands covered by this specialist insurer, it plays a pivotal role in returning business-critical assets such as buildings, vehicles and equipment to productive use in the case of unrest.

Situation

Given the need for speedy resolution of claims, Sasria recognised that its largely manual claims handling process, with agents submitting claims via post, fax or email, was no longer sufficient to deliver proper service to its clients.

"This disparate workflow caused delays in the claims adjudication processes, poor turnaround times in the processing of claims and poor customer satisfaction," acknowledged Ivan Scodeggio, Sasria's IT Manager. "We therefore embarked on a project to improve the claims turnaround times by removing the manual intervention and automating the process as much as possible."

Solution

Following a tender process, Sasria appointed Intervate, a Microsoft partner with Gold Content management, Gold Portals and Collaboration and Gold Digital Marketing competencies, to implement a Customer Web Portal solution based on Microsoft SharePoint.

"We looked at other products as well, but as our insurance management system is built on a SharePoint-type platform, it made sense to stick with a tried and trusted platform," says Scodeggio. "We felt very comfortable with Intervate, not only for their SharePoint expertise, but also because of their track record and the way they approached our requirements."

Intervate's business development director Mpumi Nhlapo says that a web-based interface was the obvious solution because of the ease of use, speed of implementation and scalability. "We were able to integrate Sasria's existing claims management system with the Customer Web Portal quite easily, thereby offering a seamless interface for users to conduct a whole range of transactions that previously required manual processing," he explains.

The Intervate solution was built around XML and web services that draw on Microsoft SharePoint's portal and content management functionality. Microsoft SQL Server was used as the database engine, while Nintex Workflow was implemented to automate claims processing by Sasria staff.

The benefits and improved turnaround times are already evident.

Benefits

Scodeggio says the main benefit for Sasria's agents is that they are now able to track the status of claims via the web portal. Automated email notifications have also been built into the workflow to ensure that agents are informed throughout the process.

"We have a focus on customer-centricity, and believe we have achieved that through this system," he says. "The web interface is a simple and familiar environment for even the most inexperienced users, enabling them to immediately gain the benefits without additional investment in technology or training."

In addition to claims administration and tracking, users are also able to calculate Sasria rates, order coupons, register and manage group schemes, submit premium written information and a Q&A section.

Scodeggio says the portal is currently used mostly for claims administration, but that other services are being rolled out.

An additional service that is being rolled out is e-coupons. This service is expected to further reduce the administrative burden by allowing agents to electronically create and submit Sasria coupons. This will further allow Sasria to access additional premium information and possibly reduce the need for certain audits.

"The ability to now issue an e-coupon via the Customer Web Portal provides significant improvements in efficiency and simplicity," he says.

An important consideration in this respect is that the improved visibility and accountability enable Sasria to comply more easily with the requirements of the Public Finance Management Act, which regulates its financial affairs.

"This is one of the many benefits that organisations gain once they embark on the journey of digitising and managing their information through solutions such as these," says Intervate's Nhlapo.

Intervate is working closely with Scodeggio and his team to roll out additional services and enhancements to the system as the organisation proceeds on its journey of service improvement.