

# Piloted Policies

Success Story | Compart



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The centralisation of document delivery offers a company many advantages. It makes it possible to configure when what correspondence should be sent and how to send it. It also opens up a wealth of options by integrating new electronic distribution channels. One example of this new, flexible world of document output is Barmenia, Germany's seventh-ranked private health insurer.

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- Ansgar Schneider, team leader of the output management team at Barmenia. “

Five years ago when Barmenia installed new folding and enveloping systems, they also took a close look at document processing overall. It had become extremely complex over the years, limiting the maneuverability of this independent insurance group. Documents were created using different applications (WORD, SAP, DOPiX, in-house applications), each of which controlled the enveloping system. Some programs sorted and bundled the mailings to optimise postage. Only these were not core functions of a typical insurance application. What was needed was a central instance for document output.

Replacing the enveloping system would have meant reprogramming the system's interfaces for every single application. This would have been too expensive and too complex, according to Christian Schrade, a member of Barmenia's output management team. “It was clear that we first had to separate document creation from output before we could deploy the new enveloping machines.”

### Fit for Every Distribution Channel

Another justification for standardising output management was the need to introduce additional software solutions for formatting. Here, too, Christian Schrade and his colleagues would have had to invest a lot in the interrelated processes to maintain the status quo. This led them to consider centralising document output to ensure greater flexibility when integrating additional systems. But one question remained – What underlying technology should be used?

Above all, the IT solution would have to seamlessly integrate the wide variety of applications used in the company, as well as support every current and future physical and digital distribution channel, such as smartphones and tablets. For Barmenia, digital means were extremely important since the insurer was sending more and more documents electronically. For example, sales partners are already receiving copies of insurance policies electronically. “Before we just weren't flexible enough to tie in new output channels,” explained Ansgar Schneider, team leader

### Executive Summary

Centralising document delivery offers a company many advantages. It allows not only configuring when what correspondence should be sent and how. It also opens up a wealth of options by integrating new electronic distribution channels. One example of this new, flexible world of document output is Barmenia. Germany's seventh-ranked private health insurer uses DocBridge Pilot, which controls the digital and physical output of all documents. DocBridge Pilot has been running successfully at Barmenia since 2012, automating more and more processes since then. In particular, the employees who process returns reap the benefits – they no longer need to do this task manually.

# Centralisation of Document Delivery

of the output management team at Barmenia. “But it’s no problem at all with DocBridge Pilot.” The solution developed by Compart covers all the standard document processing steps in a single system – analysis, modification, classification, conversion, splitting, merging, bundling, output and archiving – version 3.0 even offers an automatic reprint function. By the way, early this year an overwhelming majority of readers of Postmaster Magazine selected the platform-independent and infinitely scalable solution as the “2013 Product of the Year”.

## Compart is Hardly an Unknown

Compart is no stranger to Barmenia. The insurance company had chosen a product from the specialist in multi-channel document management once before, with great results. In 2005 Barmenia needed a powerful tool for converting metacode print data and PDF inserts into AFP files and learned about DocBridge Mill, which is still successfully in use today. A trusting and constructive cooperation developed over the years, which surely played a role in Barmenia’s current choice, as both Schrader and Schneider attest. They had gained a lot of earlier expertise with the DocBridge architecture, which was extremely helpful as they implemented the new Compart solution.

Ansgar Schneider: “DocBridge Pilot was easy to customise to our individual requirements, as evidenced by the seamless integration of our Lotus Notes server for faxing.” The IT manager also reported that electronically integrating the sales partners into the new system was no major technical feat. He is also pleased that individually created documents can now also be scheduled for delivery. DocBridge Pilot automatically sends the document over the appropriate channel on the scheduled date.

## Returns are Processed Automatically

DocBridge Pilot has been running successfully at Barmenia since 2012, automating more and more processes. In particular, the employees who process returns reap the benefits – they no longer need do this task manually. The Compart solution assumes the metering task and assigns every delivery an ID number (in Data Matrix code). If the address in the insurer’s customer database

is no longer valid, Barmenia receives an electronic data record (CSV file) from the Deutsche Post with the ID and new address. This is automatically copied into the database and the former address deleted. If a mailing cannot be sent at all, Barmenia is also notified automatically with a message that is saved as an open process in the electronic mailbox of the responsible employee. An external service provider is commissioned to obtain the new address. In both cases, the stored ID number is used to assign the record correctly.

Even though automated returns-processing was not in the original plan, neither Schrader nor Schneider could do without it now. By uncoupling creation and output, they explain, they are so much more flexible in terms of downstream processing. As soon as a change in enveloping or print is pending, only one interface needs to be set up. For the two IT managers, this easier way of handling of changes to the workflows is a major advantage of DocBridge Pilot. Add to that the five-figure savings in postage Barmenia was able to realise by installing Compart software.

## The Final Gap is Closed

Just eight weeks after the software was implemented in the summer of 2011, Barmenia was producing half of its total output with DocBridge Pilot. Complete conversion took a total of one year from the first workshop, and the implementation was relatively pain-free. Ansgar Schneider: “The biggest challenge was a major campaign related to the rate restructuring; we sent out nearly 460,000 mailings using the new solution. It had to work right out of the gate, because notifying the customers about new rates is a sensitive issue.” This hurdle was successfully cleared thanks to excellent support from the Compart consultants. “The transfer of knowledge between us and the service provider was excellent.”

For Schrader and Schneider, much still lies ahead for output management. In spring 2014 they are upgrading to the new release, DocBridge Pilot 3.0. They plan to set up a closed loop between the Compart solution and the enveloping system, i.e. seamless logging of completed jobs. In view of the growing complexity of document processing and increasing individualisation, this check is critical for high process security.

## The User

Barmenia is one of the largest independent insurance groups in Germany. Its product range includes life and health insurance, accident and car insurance, as well as liability and property insurance. Approximately 3,400 in-house and field staff plus a number of brokers oversee a portfolio of nearly 1.83 million insurance contracts.

A breakdown of the 2013 revenue of 1,832.4 million euros follows:

- Health insurance: 1,525.4 million EUR (83 %)
- Life insurance: 195.6 million EUR (11 %)
- General insurance: 111.4 million EUR (6 %)

# Centralisation of Document Delivery

## Facts and Figures: Document Processing at Barmenia

- 4.5 million deliveries / 35 million pages per year
- 45,000 emails per year
- 10,000 production mailings per day
- Channels: Print (95 %), email (PDF attachment), fax, archive
- Delivery methods / recipients: internal mail, archive, sales partners
- Print: five single-sheet printers (Xerox), two folding / enveloping systems (Müller Apparatebau)
- Hardware: Unix
- Other systems: SAP HR (personnel administration), DOPiX (individual correspondence)

## At a Glance: DocBridge Pilot – What Did it Deliver?

- Centralised Document Hub for Automated Document Output Processing from a variety of sources
- Standardised printing processes
- Automatic address and returns processing – virtually no manual intervention – setting of process statuses in the electronic mailbox
- Central output instance (separate document creation and output) – better overview of group-wide document volume
- Future proofed flexibility and an easy integration of new distribution channels
- Automatic reprint of production errors and returns (from the Office application)
- Annual 5 figure Postal Savings
- Participation in the Premium Address Program of the Deutsche Post
- Seamless connection of external software and hardware (formatting, online letter creation, enveloping, fax, email programs)

## Barmenia Krankenversicherung a. G.

Barmenia Health Insurance is the leading company of the Barmenia Corporate Group. Its underlying business philosophy is one of mutual benefit, by which policyholders are members of the insurance association. The company offers the full range of health insurance, including compulsory long-term care insurance.

## Barmenia Allgemeine Versicherungs-AG

Barmenia General Insurance manages all the insurance branches except life insurance, substitutive health insurance, and loan insurance. Its shares are 100 %-owned by Barmenia Health Insurance.

Note: In Germany, substitutive insurance refers to private health insurance that replaces, in whole or in part, the insurance legally required by the social security system.

[www.barmenia.de](http://www.barmenia.de)

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