

Case Study

Cardif Pinnacle

Cardiff’s Intelligent Document Processing solution substantially reduces processing time, eliminates storage of paper documents and improves customer service.

Formed in 1971, Cardif Pinnacle (no relation to Cardiff) is part of global banking group, BNP Paribas, and one of the UK’s leading providers of creditor, warranty and special risks insurance. In recent years



“We recognise that every organisation has different processes. The challenge is to recommend process improvements within existing infrastructures that deliver increased efficiencies, improved quality and reduced costs. Cardiff’s Intelligent Document Processing solution fit Cardif Pinnacle’s needs.”

—Mark Kirpalani, Managing Director,
Capital Capture

Cardif Pinnacle has diversified into a range of other protection-based products, such as Medical Cash Plans, Sports Injury, Pet Healthcare, Home Emergency, Accidental Death, Personal Accident and Income Replacement. Based at three modern office complexes in Borehamwood, Hertfordshire, Cardif Pinnacle employs more than 600 staff. They receive in excess of 1700 documents each day. They expect this volume to increase by 35% within the next five years.

The Challenge

Today, the Insurance industry faces a number of challenges. Organisations are underwriting insurance services in-house and introducing new products to the market. The result is pressure on margins and

increased focus on differentiation through improved customer service. As a result of these market forces Cardif Pinnacle chose to look at ways in which they could advance their operational efficiencies. Cardiff value added reseller, Capital Capture was employed to work with Cardif Pinnacle’s internal management team to establish business process and workflows pertaining to capture and processing of multiple versions of their customer claim forms.

Cardif Pinnacle: Process Before Automation

Before automation, these forms were delivered via post and manually sorted by a team of mailroom staff. The post was then opened and documents matched to individual paper claim files. These files were then manually retrieved and hard copies delivered to claims administrators. The administrators would then manually enter the data into Cardif Pinnacle’s content management system. Each claim form took between 1 and 3 days to process. Cardif Pinnacle recognised that this process was expensive, time consuming and hampered their ability to deliver better customer service. They challenged Capital Capture to recommend a solution that would improve operational efficiencies, give them better control over their business processes, handle growing form volumes without hiring additional staff and improve customer response times. They selected Capital Capture because of their established track record in consultancy and delivery of capture and process automation solutions in the finance, banking and insurance sectors.

Customer at a Glance

Cardif Pinnacle

Industry: Finance, Banking & Insurance

Application: Claim forms

Challenge: Reduce costs, Improve efficiency, Maintain position as leading customer service organisation, Reduce processing times for claim forms

Solution: Cardiff TeleForm, Business process consultancy services, Backfile document conversion, Scanning hardware, Open standards content capture solution, Integration with proprietary content management system

Results:

- Reduced costs
- Improved control of business processes
- Improved efficiency
- Reduction in claim processing time by over 66%
- Enhanced customer service communication to each member

“It is our exploitation of technology, combined with skilled and committed staff that allows us to drive up the effectiveness of our operations.”

—Andrew Fleming, Operations Director,
Cardif Pinnacle

The Solution

Following a detailed audit of Cardif Pinnacle's processes Capital Capture recommended Cardiff's TeleForm® solution, part of Cardiff's Intelligent Document solution. With the solution in place, the documents are then opened and captured by Cardif Pinnacle's capture team, indexed and automatically delivered into work queues based on claim and document type. Claim form administrators then access the documents online and verify any fields that the system has not been able to automatically identify. Once the forms are complete images are automatically delivered to Cardif Pinnacle's proprietary content management system from which response documents are automatically populated and printed for dispatch to clients.

The Result

Cardif Pinnacle has seen a number of benefits as a result. Cardiff's TeleForm information capture solution gives Cardif Pinnacle better control of their processes. It allows management to monitor and evaluate performance, identify bottlenecks, customer service issues and respond to these more quickly and effectively, minimising the impact on customer service. After implementation of Capital Capture's solution claim forms are processed on average within a day. The solution also delivers a number of measurable cost savings to Cardif Pinnacle that include:

- Eliminating the cost of manually routing incoming mailroom post to claim floors
- Reducing the cost of manual data entry on claim form processing by over 80%
- Minimising the cost of storing paper at Cardif Pinnacle's Borehamwood HQ

Andrew Fleming, Operations Director said, "Before automation claim administrators dealing with queries would sometimes have to take customer details, retrieve documentation in hard copy and call customers back. With documents now accessible online our handlers can find the information they need immediately and offer instant resolution to customer issues.

"The TeleForm solution also enables Cardif Pinnacle to manage growing numbers of form volumes without having to employ additional staff. "The solution's flexibility and scalability means that Cardif Pinnacle can expand the solution to meet the ongoing needs of the business now and in the future," says Peter Ortiz, Capital Capture's Technical Director.

"The results speak for themselves. Capital Capture has delivered a solution that met the objectives of our business on time and on budget. We look forward to working with them to extend the use of the solution to other areas of the business in the future."

—Chris Mills, Managing Director,
Cardif Pinnacle

About our VAR

Capital Capture

Capital Capture, a value-added Cardiff reseller was the solution integrator and consultant for the automation of Cardif Pinnacle's claims processing solution. After recommending Cardiff TeleForm, Capital Capture designed and implemented the content capture software in the claims department of Cardif Pinnacle in a matter of months.

Capital Capture has been solving complex business problems and streamlining laborious paper-based processes for organisations like Cardif Pinnacle since 2000.

Capital Capture is a leading provider of total content management solutions that replace inefficient document based processes with best of breed solutions that enable users to refine their information driven business processes for quantifiable cost savings and enhanced business agility.

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