

OZ becomes a national cost-efficiency leader with IBM solution.

Overview

■ Challenge

Digitize, automate and streamline manual document processing system, reduce paper usage, improve customer service and reduce costs

■ Why IBM?

Leveraging IBM mainframe and management solutions creates a stable, high-performance infrastructure that helps ensure continuous availability of critical enterprise resource and supply chain management services

■ Solution

Implement automated workflow system using IBM Content Management solutions and StreamServe Enterprise Document Presentation (EDP) solution for the digital creation, assembly and presentation of documents



Using IBM content management solutions, OZ has been able to save hundreds of thousands of dollars, increase productivity, provide better customer service and simplify compliance.

■ Key Benefits

100,000 USD savings annually through reduced printing, distribution and storage costs; ROI of 100% in two years; 100% of claims processed within expected timeframe; 75% greater productivity for claims processors; 60% reduction in paper usage; 90% greater efficiency with traditional mailings; 47,000 USD savings from reduced IT staff time; 20% reduction in full-time equivalent staff; improved customer service and Web self-service; production of documents for service providers and internal staff in minutes, not days and months; simplified regulatory compliance

“IBM DB2 Content Manager and DB2 Content Manager OnDemand offered the complete document management functionality we needed in a user-friendly package that we could implement on our own.”

—Bob van Eijk, Systems Administrator, Information and Communications Department, OZ

Driving business processes with digital content management

Key Components

Software

- IBM DB2® Content Manager and Content Manager OnDemand for Multiplatforms
- IBM DB2 Universal Database™
- IBM Lotus® Notes®

IBM Business Partner

- StreamServe, Inc.

Insurance companies are often associated with paperwork—and slowed down by it. That was the case four years ago with OZ Zorgverzekeringen (OZ), a nonprofit provider of health insurance for 615,000 citizens of southwest Holland.

But in 2002, OZ implemented an IBM content management solution and began moving away from paper towards an all-digital workflow process. OZ has achieved results in almost every area of its business, with one statistic summing up the change. Although OZ is smaller than 75 percent of its competitors, it was recently rated one of the three most cost-efficient insurance companies in Holland.

How did the IBM and StreamServe solution help OZ earn this distinction?

IBM and StreamServe transform business processes

“We wanted to automate workflow,” says Bob van Eijk, systems administrator in the Information and Communications Department at OZ, “and we carefully reviewed our options.” After evaluating several vendors, van Eijk and his team selected IBM DB2 Content Manager, IBM DB2 Content Manager OnDemand for Multiplatforms, IBM Lotus Notes and IBM DB2 Universal Database. “IBM Content Manager and Content Manager OnDemand offered the complete document management functionality we needed in a user-friendly package that we could implement on our own,” van Eijk says. “The stability and high-performance of IBM DB2 Universal Database presented additional value for us.”

The company also chose an Enterprise Document Presentment (EDP) solution from IBM Business Partner StreamServe. StreamServe EDP enables companies to dynamically create, manage and distribute customer documents, drawing data from business applications, legacy systems, printed documents or even handwritten notes—and present them to users in whatever format and through whichever channel is most useful. Content can be printed, electronically distributed and archived almost instantaneously.

DB2 Content Manager, which manages all types of digitized content, stores OZ’s document templates and other content captured by StreamServe in its common repository as either flat files or portable document files (PDFs), and makes the content easily and instantly accessible throughout the enterprise. DB2 Content Manager also acts as the workflow approval engine for StreamServe EDP.

DB2 Content Manager OnDemand stores and archives all digital content and can be accessed by StreamServe to retrieve files for assembly and presentment. Content is distributed to the appropriate end-users via a workflow management system OZ developed using Lotus Notes and a DB2 Content Manager application

“The solution from StreamServe and IBM provides tremendous benefits. It has allowed us to automate our business processes, create standardized documents that promote our brand and leverage content management to drive business processes.”

—Bob van Eijk

programming interface (API). The solution was implemented in 2002 by a three-person IT team at OZ, and currently runs on Microsoft® Windows® 2003 servers and Windows XP clients.

Automation drives paper and cost reductions

“The solution from StreamServe and IBM provides tremendous benefits, particularly the ability to digitize and standardize documents,” van Eijk says.

OZ has also been able to reduce paper usage by 60 percent, or about six million sheets, annually. “We are ridding ourselves of paper files because we can now store all content digitally and access the information on demand,” van Eijk says. “We’re still busy throwing all the paper overboard.”

Because all information is accessible and traceable digitally through DB2 Content Manager OnDemand, OZ achieves regulatory compliance more easily, and has eliminated the daily generation, printing, distribution and filing of documents. “We save 100,000 USD annually and have been able to reduce staff overhead by 20 percent,” van Eijk relates.

It used to take a full-time employee six months to provide the required quarterly and annual payment reports to hospitals, dentists and other healthcare service providers. “Now we push a button to retrieve the information from our data warehouse, which sends the files to StreamServe EDP,” van Eijk explains. “The reports are ready the next morning, complete with graphics.” This saves OZ an additional 47,000 USD in staff time.

Greater productivity with fewer errors

OZ has a goal of providing customers with claims checks within 14 days of settlement. Prior to 2002, it achieved this goal 50 percent of the time. With the IBM and StreamServe solution, OZ meets its two-week window 100 percent of the time.

Claims processors at OZ are now 75 percent more productive and able to provide better customer service thanks to automation. “Our workflow processes provide digital delivery of all the necessary documents,” van Eijk says. Claims processors press a few keys and all necessary data is transferred from on-screen documents to the data system for processing. Modifications are done in the background, allowing employees to focus on the customer, rather than spend time doing data entry.”

OZ can also provide employees with near instantaneous electronic access to whatever information they need on demand, boosting productivity company wide and speeding the delivery of services.

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What's more, automation means employees touch paper documents only once when they're scanned into the system. Reduced paper handling and the elimination of manual data entry have boosted efficiency while reducing errors. Additionally, electronic documents cannot be misplaced, while paper copies can.

Faster, better and simpler customer service

OZ leverages the IBM and StreamServe solution as a customer relationship management tool to improve communications with customers through its call center, Web self-service capabilities and traditional mailings.

Call center representatives can easily trace and retrieve documents to answer customer inquiries. Agents view documents exactly as they appear to customers, thereby eliminating confusion and improving customer service, and giving agents complete information for up-sell opportunities.

The solution has expanded OZ's e-business initiatives as well. Potential customers can now apply for insurance via the Web in a few minutes, compared to traditional wait times of up to two weeks. Customers e-mail completed insurance applications to OZ, rather than mailing or delivering paper applications in person. OZ processes the applications automatically and returns a personalized approval form via e-mail. Once customers acknowledge receipt, they're insured.

OZ also leverages its digital document solution to consolidate traditional mailings, providing better customer service and achieving 90 percent greater

efficiency from time savings and fewer mailing supplies. StreamServe EDP's two-dimensional (2D) bar-coding capabilities uniquely identify each document, allowing OZ to merge multiple documents into a single envelope, rather than send multiple mailings. Unique identification of documents also allows OZ to electronically track and retrieve documents over their lifetime.

Small investment, big returns

All told, OZ has achieved a return on its investment in just 24 months.

More noticeably, the IBM and StreamServe solution has played a key role in helping OZ achieve national distinction. Though its small size places it in the lowest 25th percentile of insurance companies, the Dutch government in 2005 ranked OZ as one of Holland's top three most cost-efficient health insurance providers in cost per customer. "That's quite a feat," van Eijk says. "Overhead costs hit us hard because of our size, but we remain a winner in cost-effectiveness. That's because we use products like this."

For more information

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Visit our Web site at:

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For more information on OZ:

www.oz.nl

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