opentext™

Success story

Groupama Sigorta

Industry
• Insurance

Solution
• OpenText Exstream™

Results

Integrates easily with legacy environments, eliminating the need to invest in new core systems

Supports compliance with government regulations

Delivers a return on investment period of two years

Groupama

Groupama Sigorta reduces complexity of insurance documents

OpenText Exstream improves company brand and image

"With OpenText Exstream, we saved time and money. We also improved our brand image, and the ability to add marketing messages and cross-selling to our communications is enabling us to attract more customers."

Taşkın Kayıkçıoğlu
Chief information officer
Groupama Sigorta

Turkish insurance provider, Groupama Sigorta, wanted to improve the design of its complex policy documents to make them easier for customers to read and to add personalized marketing messages. The company achieved this with OpenText Exstream™, the customer communication management software that provides a single solution for the design, creation and multichannel delivery of all types of customer communications.

Challenge

Cutting through complexity

Insurance documents can be complex and difficult to understand. From declarations and definitions to exclusions and endorsements, it is hard to grasp what you pay, what benefits you receive, what is covered and more importantly, what is not covered. Rules and regulations bring further complications so it is a constant challenge for insurance companies to present the information in a clear way.

An insurer that faced these problems was the Turkish division of the French company Groupama. With 13 million members and customers, 35,000 employees, €6.3 billion in net assets and annual revenues of €14.2 billion, Groupama is one of Europe's leading insurance providers. With headquarters in Paris, it has a presence in 11 other countries throughout Central and Eastern Europe.

In 2006, Groupama took over Turkish insurer Başak Sigorta and following a subsequent merger with the country's oldest insurer, Güven Sigorta, it now trades as Groupama Sigorta. The company offers a wide range of products, including motor, home, health and life insurance, and private pensions through many touch points that include 2,126 independent agents, 491 points of sale at banks and 1,656 agricultural co-operatives.

This involves the production of approximately one million policy documents a year, which can include more than 250 variable fields. Although the majority are emailed to customers, some are still printed and posted out.

"In the insurance business, our customer documentation has to be of a high standard to promote the quality of our company and sell our brand. The content and design also has to be clear so it can be easily understood by our customers," said Taşkın Kayıkçıoğlu, chief information officer with Groupama Sigorta. *"Groupama's independent agents were not happy with the look of our policy offers. Our legacy system had only cumbersome and rudimentary image capabilities and did not allow us to use modern data formats. The tables were too simplistic and agents also wanted to reduce the number of pages."*

Groupama Sigorta suffered from the static print limitations of its legacy AS400-based spool file process. It wanted a document generation system that was more modern, flexible, dynamic and future-proof.

"With the limitations of the AS400 system, we were unable to print the kind of content requested by our marketing department and also could not meet clear directions from the government on content and fonts. That was the driver for us to find a new solution," added Kayıkçıoğlu.
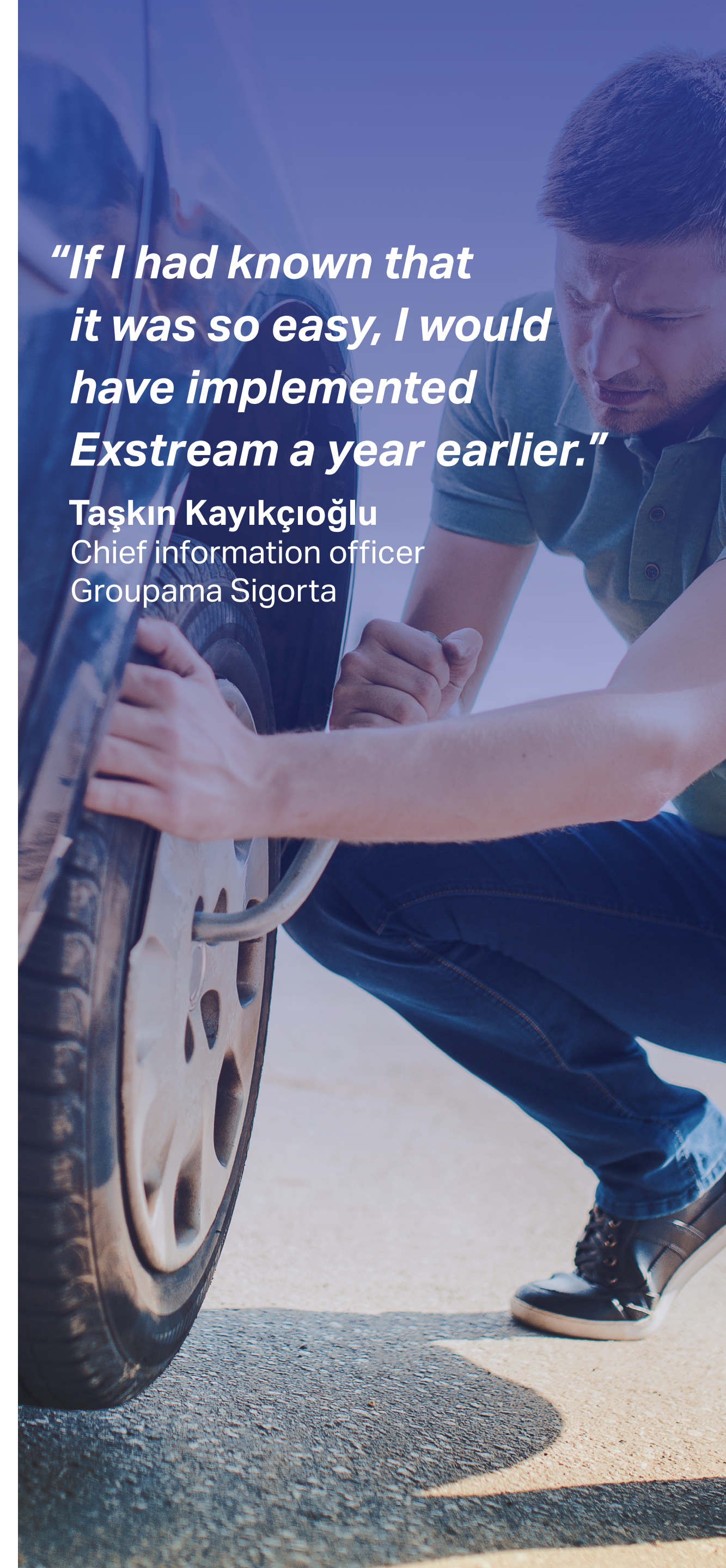
Solution

Flexibility and ease of integration

Groupama Sigorta researched the market and considered two options. It chose OpenText Exstream Customer Communications Management (CCM) software. This CCM platform provides a single solution for the design, creation and multichannel delivery of meaningful, high volume correspondence. Communications can be highly personalized and can include targeted marketing messages and offers on-demand to upsell and cross-sell other products and services.

"We chose Exstream because of its flexibility and the ability to integrate it with our existing core system," said Kayıkçıoğlu. *"How we could adapt this new technology to our existing systems was one of our main concerns. Our systems need to operate 24x7 and if they collapse, our whole production would collapse as well. It was a challenge for us to*

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Chief information officer
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adopt this, but we gained confidence from Exstream demonstrations and references. OpenText gave us examples of other companies that had implemented Exstream in the insurance and banking markets.

"As a small proof of concept, we provided them with our format and template and asked them to produce a policy for us in two or three days. They sent us exactly what was required in just one day and then we realized that using Exstream was easier than we had thought. The OpenText selling experience in this project was excellent. It proved that Exstream would work with our system and that it was easier than we predicted. If I had known that it was so easy, I would have implemented Exstream a year earlier."

Benefits

Improving brand and image

Using Exstream has enabled Groupama Sigorta to streamline the design of its documents, giving customers a clearer view and better understanding. It can now include more modern data formats, such as Extensible Markup Language (XML) and combines sophisticated image control with the ability to create tables. For example, its health insurance policies used to be 51 pages long but have been reduced by more than 50 percent, to just 22 pages, due to better design.

"Our health policies are very complex but we have revised and simpli-fied the content," explained Kayıkçıoğlu. *"By using different kinds of forms, columns and other features from Exstream, we have been able to put more information onto a single page. We have also been able to decrease the size of the other policies. Using Exstream has enabled us to give more presentable policies with clearer information in a more readable format and that is priceless for us. It raises the profile of the company and encourages new business."*

Now, the brand image has been changed and policies are designed with clear financial information and help text on the front page rather than being hidden in subsequent pages.

Reduced document size has also been supported by the introduction of Quick Response (QR) barcodes that customers scan with their smart-phones to quickly access the company's website.

"With QR codes customers can access further policy information and also, in order for them to get that information, we can ask them further questions to get their email addresses and other data for marketing purposes," said Kayıkçıoğlu. *"We had already started to do this but recently the Turkish Government also made it mandatory for us to put QR codes in documents."*

"As well as directions on font size and QR codes, the government issued a mobile accident report application and by using it you don't need to use a pen or pencil after an accident has happened. Now you are able to use our mobile app for notification of the accident with the insurance company. For each policy, we need to have QR codes but we had already designed them so it was easy to implement the new ones."

Reducing the size of documents and revising the layout has reduced print times by 20 percent and due to this and various other savings, Groupama Sigorta forecasts that Exstream will have paid for itself in two years.

"A solution like Exstream makes our lives much easier and the feedback from our agencies has been very positive," concluded Kayıkçıoğlu. *"We used to get complaints about the design of our policies but after modifying them with Exstream, the complaints have stopped."*

About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit opentext.com.

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