



Case Study

Zurich International Life Deploys Kodak Alaris High Performance Scanners Backed by Local Service and Support to Drive Company's Digitization Efforts

Kodak i3400 Scanners deployed combined with local service and support to deliver planned maintenance as well as fast break/fix response.

Situation

Insurance is a very competitive industry and delivering top quality and fast service to our customers is key. Customers expect the policy to be issued quickly. Therefore, automation is key to success.

Objective

Install scanners that integrate with the back-end imaging and workflow process to automate document handling and processing and shorten the timeframe needed to issue insurance policies.

Solution

10 Kodak i3400 Scanners combined with local service and support to deliver planned maintenance as well as fast break/fix response when required.

Results

With Kodak Alaris scanners backed by local service and support, Zurich International Life has automated the document handling process which is a significant competitive advantage for the company. Time savings have also translated into cost savings.

As part of the company's automation and digitization efforts, Zurich International Life made the decision to upgrade its document capture capabilities, starting with the deployment of ten Kodak i3400 Scanners from Kodak Alaris. The award-winning scanners are purpose-built to deliver consistent throughput and minimize downtime. Mr. Ramesh Ramakrishnan, Head of IT, Middle East at Zurich International Life estimates that in the insurance industry, the deployment of scanners can typically save 80% of the workload.

Zurich International Life is part of the Zurich Insurance Group, offering investment and protection solutions in the Middle East. The company has been operating in international markets around the globe for many years. In the Middle East, customers have trusted Zurich for almost 30 years to protect their futures and provide financial security for their families and businesses.

Talking about the need for scanners, Mr. Ramesh says, "15 years back there was no integration between technology & business. But all that has changed. Technology is not just seen as a business enabler, but as a business driver. CIOs now report into CFOs. The intent is to be more agile & cater to growing demands of business so that the business is able to generate more revenue."

"The model which Zurich International Life operates in this region is primarily through banks and independent financial advisors/ brokers. So when we have strategic relationships with key banks like Citibank and HSBC, the demands are pretty high. We have to be on our toes, racing against time. Automation in this industry is a game-changer and can be a huge competitive advantage, especially as customers demand faster service. Scanners are an integral part of this automation process."

Mr. Ramesh re-iterates the importance of scanners by saying, "In every department there is scope for process improvement and scanning is

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Ramesh Ramakrishnan, Head of IT, Middle East at Zurich International Life

something done by all departments today. We are in the era of 'E-Storage'. Everyone is talking about reducing paper. Ultimately it boils down to cost. Even one employee manually doing this job is additional cost for a company.”

Explaining the document handling process in the insurance industry and Zurich International Life's decision to automate processes, Mr. Ramesh says, “Insurance is a very competitive industry and delivering top quality and fast service to our customers is key.”

“Typically when we sell life insurance policies to customers, most applications contain many supporting documents. These then go through the process of screening to ensure everything is in order. The final decision will then have to be communicated to the customer. Overall, this is quite a complex and time consuming process.”

“Automation helps to reduce the timeframe. So where do you automate? Scanners are the starting point and they should integrate seamlessly with the back-end systems. The moment you receive an application form it should get scanned automatically and then be fed into the imaging and workflow system. Then it gets assessed and once accepted, a policy document will be generated. It all comes down to customer experience and how automated you are. Providing high-end service means reducing that end-to end process journey and making it more competitive.”

Mr. Ramesh estimates that typically in the insurance industry, with digitization and scanning, up to 80% of the workload for an insurance application can be saved - sometimes even half a day on one application.

With scanning, once the document comes in, it is directly scanned and sent for verification. Alternatively in a manual process, the employee has to ensure the paper application is physically sent for verification and then if it has some errors, comes back to the agent and then goes back and forth, wasting a huge amount of time. Instead once scanning takes place, it is easy to scroll through and verify that everything is in order. The turnaround time is much faster.

After evaluating several brands, the decision to go with Kodak Alaris scanners was based on the fact that Mr. Ramesh and his team had good prior experience with Kodak Alaris. The company also works with consultants and system integrators who are strategic partners. The decision to go with Kodak Alaris was based on recommendations made by these IT vendor partners.

Zurich International Life also signed a yearly service and support agreement with Kodak Alaris which gave the company access to on-site service, Advanced Unit Replacement, 24x7x8 hour response and preventive maintenance.

Kodak Alaris delivers fast, reliable service through best-in-class Field Engineers (FEs) to keep operations running at peak efficiency. Skilled service engineers provide over-the-phone, remote expertise to solve problems fast and if an on-site call is necessary, one of the many strategically located field engineers (FEs) will visit the site to resolve the issue. The company has the distinction of achieving the ISO 9001:2008 certification among scanner service organizations, so customers can



feel confident that Kodak Alaris will deliver on its promise to meet the most stringent requirements on a global scale.

The decision by Zurich International Life to deploy Kodak Alaris scanners backed by local service and support was certainly justified two years down the line. Talking about his experience, Mr. Ramesh says, “The service standards at Kodak Alaris are very high. When we buy something and it sustains for a long period of time, we ultimately spend less effort & time on it. Our experience using Kodak Alaris scanners has been great! The scanners do everything that is expected. They are very durable and have great brand value. We've never had any issues and hardly spend any time on it. Once you install the system and implement the solution, its ON and that's it.”

“We have been pampered when it comes to Kodak Alaris. On the service front, there has never been a downtime issue or escalation. We are happy to renew the service contract. I believe in the phrase 'If it ain't broke, don't fix it,' concludes Mr. Ramesh.



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