

# SAGA INSURANCE, UK

The UK's Largest Specialist Provider of Insurance Services to the Over 50's Improves Customer Service



## BACKGROUND

Saga Group focus exclusively on the provision of high quality, value for money services for people 50 and over. These include holidays to worldwide destinations including cruises on their own ships and financial services including insurance products.

Saga Insurance is the UK subsidiary focused on insurance. Established in 1984 it provides insurance services exclusively to Saga's core market. Saga insurance products include Pet, Boat, Home, Motor, Motor Assistance, Travel, Personal Accident, Health Cash Plans and Private Medical.

Saga insurance has over 1000 employees supporting over 2 million customers. Each day customer service agents receive over 15,000 calls relating to both new business and service requests relating to policies. These include requests for copy documentation in the event that original documents have been lost or mislaid.

### The Challenge

Saga Insurance is regulated by the UK Financial Services Authority (FSA), which sets out the regulatory framework for UK general insurers and life insurers under the so called Insurance Conduct of Business (ICOB) guidelines.

Saga needed an archiving solution that complied with ICOB regulations concerning the archiving of customer policy documents. In addition Saga wanted to improve customer service by providing access to policy documents through internal CRM systems and the customer web portal.

Saga requested that EMC and CrawfordTech provide a solution that could archive over 26,000 documents per day and provide for real time search and retrieval within seconds.

EMC consulting services conducted an in depth review into the archive project and developed a detailed project plan and recommendations for a technical architecture. The project was ultimately approved by Saga's board of directors.

### Solution

Saga Insurance selected EMC and CrawfordTech to provide a centralized electronic document management solution which has improved the customer experience. All outbound letters, including policies, quotations, statements, renewals, reminders, remittance advices, statutory letters similar critical customer communications, are automatically archived from the print center. In total, the solution archives and manages approximately 80million documents with 26,000 added per each day, enabling customer service staff to access these at the click of a button on the CRM system.

## At a Glance

Saga Insurance is the UK's leading provider of services to people 50 and over

- Over 2 million customers with nearly three million policies
- Saga wanted to implement a solution to archive customer's policy documents in compliance with the Financial Services Authority ICOB guidelines
- Over 27,000 documents are archived every day and are used by over 1,000 customer facing staff



Today, 800 Saga customer services personnel use this solution to view the information required to resolve customer queries.

CrawfordTech PRO Archiver was chosen to provide the high volume ingestion, transformation and archiving infrastructure for PostScript print streams generated from the Thunderhead document creation solution. Critically this solution was designed to process and archive large volumes policy documents every day.

Documentum Retention Policy Services was chosen to provide lifecycle control over the archived policy documents insuring that documents were held for periods in compliance with the ICOB guidelines.

## Results

Substantial customer and staff experience improvements have resulted from the implementation. Because customer service personnel have the right information at their fingertips, they are able to reduce the amount of time on the telephone with each customer. The archive provides an exact view-in full colour-of every item of correspondence. Prior to this, only summary information was available in the business system.” The new archive system allows staff to talk to customers about their policies and letters with confidence. For the first time, customer service staff can see exact information contained and can easily refer to it in our conversations.

## Online Presentment and Self Service

More recently Saga Insurance has provided access to the correspondence archive available through its customer website. Over 500 customers every day view policy documents and correspondence. The online portal reduces the load on call center staff and improves customer satisfaction through self-service.

In addition by making documents available online Saga Insurance is able to offer online only tariffs. Of the 26,000 documents sent each day approximately 20% of the total remain as digital only copies which results in saving in printing and postage of approximately £300,000 each year.

## Meeting Compliance Requirements

The solution will also enable the company to meet its compliance obligations. Saga Insurance can now meeting the regulations set out by the Financial Services Authority (ICOB) time consuming and but now correspondence is available at the touch of a button.

## CrawfordTech Solutions

Crawford Technologies develops software and solutions to help enterprises optimize and improve the secure and accessible delivery, storage and presentment of their customer communications.

With over 1,800 customers on six continents, CrawfordTech solutions and know-how enable the largest banks, insurers, healthcare providers, utilities and print services companies to use their existing technologies, documents and data in new ways. We help them navigate the challenges in leveraging legacy applications in the platforms and applications of the future.

CrawfordTech's products, services and domain expertise reside at the nexus of content, data, and output management and are essential components of our customers' digital transformation, output management and document accessibility strategies.