

Gerling Group Insurance Service AG

Gerling Switzerland rolls out powerful RIA developed with Adobe® Flex™, enhancing customer service and improving workforce efficiency by 30%

Gerling Group Insurance Service AG

www.gerling.ch



In Partnership With

vertical AG

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Industry

Insurance

Challenges

- Decrease business process costs
- Provide insured parties with rapid access to claims information
- Accelerate settling claims

Solution

- Customer self service
 - Claims processing
- Gerling used Adobe Flex to develop a dynamic, easy-to-use RIA that provides customers with instant, always-on access to information about claims in process.

Results

- Increased employee productivity by 30%
- Improved efficiency of claims settlement
- Enhanced customer insight into all phases of claims processing
- Boosted customer satisfaction and improved company image

Systems At A Glance

- Adobe Flex
- JBoss
- Oracle Data bank
- Microsoft SQL

Competitive advantage through innovation

Gerling Insurance Group AG, a division of the German insurance group Talanx, is a market leader among European insurers. The company is active in more than 20 countries and primarily provides insurance products to businesses. In Switzerland, anyone insured by Gerling can be certain that the company is always looking for ways to optimize its products through new technologies and innovative client interactions. The company's web site redesign offered an ideal opportunity to streamline claims processing by building a rich Internet application (RIA) using Adobe Flex.

A strategic platform for communication

"Insurance is about public service, and instituting a company-wide process such as this makes sense for us to optimize procedures and to provide our customers with more information," says Remo Rigoni, leader of information technology and logistics at Gerling Group Insurance Services AG.

Gerling's clients, including large companies in Switzerland, were basically excluded from claim-processing procedures. Communication between the insurer and the insured was possible only through slow, costly means of communication, such as telephone, fax, or e-mail. To address the problem Gerling set out to make the process transparent and to enable clients to see the current phase of a case and obtain quick overviews of cases in progress.

The importance of the Internet as a platform for worldwide data exchange has long been known. However, the potential for effective cooperation via the web has not yet been realized. One reason for this is that web applications, most of which are based on HTML, frequently have the convenience of terminal applications that can fall flat with Microsoft® Windows® users.

Because of this, Gerling Switzerland wanted to use RIA technology to create an interactive and comfortable user interface and created a test application based on Adobe Flex. Although expectations were high, the results far exceeded them. In only four months the Gerling claim portal (GSMP) was developed and Gerling employee productivity increased by 30% as a result. In addition, customers are more satisfied because they have direct access to their cases.

A future through standard technologies and Flex

"Graphical user interfaces have shown users how easy it is to use a computer," explains Beat Steiger, manager of vertical AG, a Zurich-based consultancy providing infrastructure and software development services. "Now it's time to bring this kind of comfort to the web and to facilitate this type of interaction between a company like Gerling and its customers. Adobe Flex offers the ideal platform for this, since an RIA developed in Adobe Flex can provide users with the same look and feel as a desktop application."

For Gerling Switzerland the deciding factor was if the new program could be integrated into the existing IT infrastructure and if it was based on standards. "No large company today can afford to depend on proprietary technology," says Rigoni. Flex uses XML for data exchange, and all

A more transparent process

Through the online claims center, a customer has 24-hour access to the status of an individual case, eliminating the need to contact a customer service representative.

“The online claims portal developed with Adobe Flex has shown that RIAs can decisively optimize our operations.”

Remo Rigoni,
Leader of Information Technology
and Logistics,
Gerling Group Insurance/Services AG

current J2EE servers work together with client interfaces created in Flex. As expected, GSMP integrated easily into the web portal.

RIAs built with Adobe Flex are characterized by interactive, multimedia-based, vector-graphic user interfaces that utilize the Adobe Flash Player on the client side. The RIAs are based on a service oriented architecture (SOA), where data and application logic remain separate. The RIAs also make use of asynchronous data communication.

Now, if a client directs a question to an application server, Flash Player provides the result without reproducing the page. Moreover, through Flash Player, the Flex application executes several tasks like a locally installed application including entry analysis, graphic calculation and illustration, and rendering of multimedia data. An RIA developed with Flex presents itself as an easy-to-use, locally run application.

Quick claims settlement

“Until recently, our customers had to contact our representatives about a claim by telephone, letter, e-mail, or fax,” says Rigoni. “They didn’t have access to the claim being processed but that has completely changed through the new Gerling claims portal.” Today, the entire claims process is transparent: customers see which phase of the process their claim is in and they have a direct overview of all claims in process. This has made the Gerling Switzerland representatives 30% more efficient. They are able to process claims much faster and consequently settle them faster—all to the customer’s advantage.

GSMP was deliberately chosen as a test project to explore the possibilities of the new technology. The client base for the claims portal—major companies from all over Switzerland—were an easily manageable group, which helped to narrow down the target group for the test project and facilitate effective feedback. The online claims center, which is operated through vertical AG in an ASP model, allows for controlled and secure communication between company and customer. The online application enables access to all existing databases, is cost-effective to operate, and provides services day and night.

After a successful test project, further applications are planned for integration into the online center at Gerling Switzerland. The online system’s range of functions will be extended to other terminals, including mobile terminals for the field staff so external employees can retrieve and input data to the system. This application, presently limited to Switzerland, could also serve as a global model for the whole group.

“With the Gerling claims portal using RIAs, we have overcome a real challenge and taken a decisive step into the future,” says Rigoni. “Without Adobe Flex, this would not have been so fast, so secure, or so reliable. The online claims portal developed with Adobe Flex has shown that RIAs can decisively optimize our operations.”

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