



ADAC-Rechtsschutz Versicherungs-AG

The legal protection insurance arm of the German car insurance company Allgemeine Deutsche Automobil-Club ADAC e.V.

Industry: Financial Services

Geography: Germany

Deployment Summary

- ADAC deployed TIBCO's BPM suite, to streamline and automate the claims settlement process, the provision and resubmission of documents, and selected approval processes.

Benefits

- Centralizing the claims settlement process has enabled ADAC to allocate resources more efficiently and better meet the needs of its customers.
- TIBCO BPM software prioritizes processing, which has helped ADAC increase the throughput time of claims with clerks receiving claims on the day of submission.
- Deploying TIBCO BPM software has enabled ADAC to reduce process costs and centralize access to customer requests.
- The automation of the claims settlement process effectively channels requests, which enables ADAC to better utilize resources.
- TIBCO BPM software offers ADAC the opportunity to continually optimize its business processes by introducing greater transparency into the system.



"Thanks to TIBCO, we have been able to further support the reputation of ADAC-Rechtsschutz Versicherungs-AG, which is renowned for its swift and nonbureaucratic service."

Bernd Knoch, Project Manager, ADAC-Rechtsschutz Versicherungs-AG

ADAC Uses TIBCO to Speed Up the Claims Settlement Process

For more than 100 years, the German car insurance company Allgemeine Deutsche Automobil-Club ADAC e.V. has offered its 14 million members insurance services relating to motoring. These services fall under its legal protection arm, ADAC-Rechtsschutz Versicherungs-AG – which, in the case of legal problems involving drivers, car purchasers, or sellers – offers coverage and protection, and assumes the costs.

The needs of ADAC's insured customers are always the company's central concern, which is why the company decided to streamline the claims settlement process, making it prompt and uncomplicated for users. In an effort to streamline the claims settlement process from the provision and resubmission of documents through selected approval processes, ADAC decided to use a BPM system.

"In making this decision, we attached great importance to the acceptance of the BPM system among users," says Bernd Knoch, the project manager responsible for document management and sales systems.

Adopting a BPM system involved a fundamental change for users because they would now have to use an entirely new medium involving a PC and a mouse compared to the terminals that they previously used. For this reason, ADAC made the decision to make

support as comprehensive as was practically possible by offering training sessions and user manuals to staff.

TIBCO Stands Out From the Crowd

When ADAC began its product selection procedure for optimizing the settlement of claims, it soon became apparent that TIBCO stood apart from the other software solutions available in terms of its capability to deliver the solution and its efficiency. A market analysis had shown that the TIBCO BPM solution had received good to excellent ratings. It could also be integrated easily, quickly, and seamlessly with existing systems such as ADAC's archive system from FileNet.

Added to this was ADAC's awareness that TIBCO ranks among the world's leading providers of BPM software and had a solid financial basis, which offered ADAC the necessary investment security for the future.

The first task for project manager Bernd Knoch and his team was to sit down with an employee from TIBCO to define the processes that were going to be automated in the claims settlement process. As soon as the processes had been defined, the TIBCO solution was deployed using a Microsoft SQL Server database.

A Seamless New Process

The installation went very smoothly, which Knoch attributed to the excellent support ADAC received from the TIBCO team. This enabled an initial 90 employees to start working with the TIBCO solution. For ADAC employees, the archive system now constitutes an electronic replacement for the paper folder, and the BPM component represents the electronic in-basket. Instead of physically carrying a file from point A to point B, employees now have electronic access to the files as soon as the documents have been indexed.

In an ideal scenario, the claim appears on the clerk's screen on the day of receipt – which is equivalent to a whole working day earlier than with the previous system. If the employees receive inquiries by telephone relating to a specific claim, they can now easily access the corresponding file and reply to inquiries, instead of having to first send someone off to locate the file.

ADAC is so pleased with the TIBCO BPM solution that it has already made plans to expand its requirements in the future. "Thanks to TIBCO, we have been able to further support the reputation of ADAC-Rechtsschutz Versicherungs-AG, which is renowned for its swift and nonbureaucratic service," Knoch says. "We would now like to extend this to other divisions." The implementation of TIBCO in the claims processing department of ADAC-Schutzbrief Versicherungs-AG has already been firmly planned for the coming year. This will mean around 200 more workstations will be equipped with the TIBCO BPM software.

The future vision of ADAC-Rechtsschutz Versicherungs-AG is to use an Internet solution in order to exchange information directly with solicitors. To this end, TIBCO can provide a solution that will allow the solicitors to configure their own in-basket via a Web browser into which the processed claims could be filed with an access ID. ADAC's clerks would then receive a corresponding link via e-mail, enabling them to view the respective files quicker than was possible under the previous system.

"Thanks to its comprehensive customer service, TIBCO played a major role in helping to ensure that the solution could be introduced smoothly."

Bernd Knoch, Project Manager,

ADAC-Rechtsschutz Versicherungs-AG



TIBCO Software Inc. (NASDAQ: TIBX) is a provider of infrastructure software for companies to use on-premise or as part of cloud computing environments. Whether it's optimizing claims, processing trades, cross-selling products based on real-time customer behavior, or averting a crisis before it happens, TIBCO provides companies the two-second advantage™ – the ability to capture the right information at the right time and act on it preemptively for a competitive advantage. More than 4,000 customers worldwide rely on TIBCO to manage information, decisions, processes and applications in real time. Learn more at www.tibco.com

www.tibco.com

Global Headquarters
3303 Hillview Avenue
Palo Alto, CA 94304

Tel: +1 650-846-1000
+1 800-420-8450
Fax: +1 650-846-1005