

**AXA WINTERTHUR**

The leading insurance company in Switzerland and one of the top-ten composite insurers in Europe.

**Industry:** Financial Services  
**Geography:** Switzerland

**Deployment Summary**

- AXA Winterthur uses TIBCO's BPM software to standardize execution of core processes and customer communications.
- TIBCO's software integrates with AXA Winterthur's existing ECM and workflow infrastructure.
- All employees – approximately 1,300 users – follow the same procedure to process transactions.
- Other companies are using AXA Winterthur's process framework to optimize their operations through a service called Rendita.

**Benefits**

- Staff productivity has increased from 14,000 transactions per year to 60,000 transactions per year.
- Transaction time has decreased from 150 minutes per transaction to 35 minutes.
- Response time to customer queries has decreased from 2 days to real-time.



“Our BPM solution is more than a system that supports processes; it's also an integration tool. Users operate within a single, end-to-end interface that doesn't require jumping from one system to another or adapting to a different way of working.”

**Max Meili, Head of Customer Applications, AXA Winterthur**

## AXA Winterthur Achieves Market Leadership in Reducing Costs and Increasing Quality with Standardized Business Processes

AXA Winterthur, the leading insurance company in Switzerland, is using TIBCO's BPM software to standardize processes relating to management of savings accounts for pension benefits. Process improvements have dramatically reduced costs and increased productivity while improving service quality. The company now markets a set of its successful processes as services to thirty business partners.

AXA Winterthur was looking for a comprehensive BPM system to achieve cost control in the area of pension plan management by streamlining and standardizing processes. Having implemented other types of cost reduction programs common in the industry, AXA Winterthur wanted to identify new savings opportunities and drive margins in what is a tough competitive arena. The company saw business process optimization as the way to achieve required cost savings and to leverage technology to remain at the market's forefront. The next step was to identify a suitable BPM software solution partner.

**End-to-end Standardized Processes**

AXA Winterthur was looking for a BPM solution that would support execution of core processes and standardize customer communications in its

GroupLife business. Integration and consolidation with the company's existing enterprise content management (ECM) and workflow infrastructure was a key requirement so that all processes would have a common technology and architecture base.

TIBCO's BPM software suite met all of these requirements. Today, 1,300 employees in AXA Winterthur's GroupLife business use the same system, without exceptions, to process transactions. This standardization has radically improved process efficiencies, service quality, and response time.

“For us, BPM is more than a system that supports processes; it's also an integration tool,” says Max Meili, head of Customer Applications at AXA Winterthur. “We linked all our systems with BPM so users operate within a single, end-to-end interface that doesn't require jumping from one primary system to another or adapting an operator's way of working each time.”

**Maximum Process Productivity**

A good example of this efficiency increase is the evolution of the vested pension accounts business, which at AXA Winterthur represents an investment volume of several billion

Swiss francs and generates approximately 800 new transactions per day. Prior to the TIBCO implementation, processing a transaction took 150 minutes. It now takes 35 minutes. The simplified and standardized execution of each transaction has increased productivity of individual staff members. Today, the staff processes approximately 60,000 transactions per year vs. 14,000 transactions per year prior to the TIBCO implementation.

The areas most affected by process improvements are:

- Indexing
- Account opening/depositing
- Account closing/payout
- Securities: buy/sell
- Special payments
- Pending administration

AXA Winterthur is planning to build on its success and further extend process efficiencies. "TIBCO's BPM solution has made a great leap forward in the last couple of years," says Max Meili, citing increasingly dynamic processes, prediction and analysis, and TIBCO's graphical modeling capability as examples of new functionality.

### Quality Leadership

The dramatic cost reductions AXA Winterthur was able to achieve had no negative impact on quality levels – quite the opposite. The company has visibility at any time of all pending transactions to enable better customer service. The positive impact on service quality has been particularly noticeable in the pension fund business, which falls within the

business areas of collective foundations, key accounts, and reinsurance. Following deployment of the TIBCO-based solution for ECM, the company has seen significant quality advantages, both for staff and for customers. For example, incoming mail is now distributed three hours earlier, archive management is quicker, and documents are always accessible. The faster throughput of documents has resulted in accelerated response times to customer queries. Prior to implementing the BPM system, responding to a query took about two days; today it occurs in real-time.

### Team Spirit Ensures Success

Dealing with a transaction comprises multiple processes and staff from different departments. Creating a workflow that incorporated these processes and individuals without any loss in processing quality made it essential for the various specialist departments and the IT staff to work together to achieve a common goal.

Each department first developed an internal plan showing which processes and process steps should be taken at a particular point in time for a certain type of transaction. Consultants and BPM specialists from TIBCO then analyzed which processes could be standardized and integrated into the BPM system, while leveraging existing applications, tools, and ECM systems.

### Winning New Customers with Cost Leadership

The increase in efficiency and cost reduction resulting from continuous process streamlining made other companies take notice. In particular, there were other vested pension

foundations that wanted to benefit from AXA Winterthur's TIBCO-based modeling and optimization of industry-specific processes. AXA Winterthur is now offering core processes via its GroupLife business as a service called Rendita. More than 30 contract partners – inside and outside the insurance industry – are using Rendita to optimize their business processes.

AXA Winterthur has achieved even greater economies of scale by working on transactions for other vested pension foundations and increasing the volume of transactions processed. As a result of process optimization, administration costs per insured customer have dropped and these companies prefer to buy the service from AXA Winterthur rather than implementing a sophisticated BPM system themselves. AXA Winterthur is benefiting from its own process efficiencies and by leveraging its position as a cost efficiency leader to support other customers.

### Conclusion

Leveraging TIBCO's BPM expertise has really paid off for AXA Winterthur. Ongoing communication between the various departments and with IT manager Max Meili has enabled the GroupLife business unit to immediately recognize changed requirements for business processes – whether they are due to regulatory issues, market changes, or cost reduction measures – and optimally implement them together with TIBCO.



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