BIZFLOW
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Case Study

SSQ Financial Group:

Streamlining Customer-Facing Operations

SSQ Financial Group
We thrive on mutual trust

At a Glance:

SSQ Financial Group is a leading Canadian financial institution with more than one million clients and $3 billion under management.

Industry

- Financial Services
- Insurance
- Real Estate

Challenges

- Changing records
- Tracking correspondence

Key Benefits:

- Removing paper-based processes
- Providing visibility into customer service responses
- Creating common reporting throughout the entire organization
- Tracking time and resources spent in customer service activities
- Ensuring accountability for answering correspondence

The Organization: SSQ Financial Group

SSQ Financial Group is a leading Canadian financial institution with more than one million clients, $3 billion under management, and 1300 employees. The company offers group insurance, property and casualty insurance, realty management, and investment and retirement solutions. SSQ places strong emphasis on customer service with over 95% of groups renewing their contracts each year – the highest rate of renewal in the industry. Corporate offices are located in Quebec, Montreal and Toronto.

Challenge: Tracking Changes to Client and Policy Information

SSQ's million plus clients generate thousands of calls and correspondence daily. Customer Service Representatives (CSRs) work with agents and their respective customers to process new accounts and updates. "The challenge we face in customer service is parsing the differences between the information we request and the invoice submitted," says business analysis, Guy Verreault. "Because our forms often differ from the contracts agents use to collect data, we must identify any gaps while ensuring the correct data gets into our policy management system."

The Solution: Applying Technology to Support Human Workflows

SSQ decided to take a process-oriented approach to solving this problem. The project team first analyzed the human workflows and their supporting systems. Knowing that workflow was only one of many aspects of the overall solution, they evaluated four business process management suite vendors based on recommendations from independent analysts. SSQ's top criteria included quality, price, product maturity, JAVA-readiness, bi-lingual support and ease of use. Verreault says, "we chose BizFlow® because it was the best product at the right price. We really liked the process designer. It was simple to learn and straightforward to use. BizFlow was a proven product used by hundreds of customers in English and French in both JAVA and .Net environments."

Verreault continues, "SSQ has made a serious commitment to BPM and BizFlow. Our team includes three process analysts, one systems analyst, one production supervisor, a program manager, and an architect. We look forward to tackling several more processes next year."

Value: Streamlining Customer Service for More Timely Results

SSQ has automated more than 10 business processes with BizFlow, including:

Policy Change Requests – Explains Verreault, "every two weeks we receive a file from our customers. We compare the information to what we have in our legacy policy management system using a SAS application. Each time our application finds a discrepancy it automatically triggers a process instance in BizFlow. Based on parameters such as client number and customer type, the work item is routed to the appropriate CSR to follow structured steps to add or change customer information. Coupled with BizFlow is a JAVA Server Page (JSP) that illustrates the difference between the information received and our current data. In this way CSRs can track their work and ensure data accuracy. Once submitted, BizFlow checks the database for changes, and then archives the results. If after 45 days changes have not been made, the process begins again. In this way, we make sure the client data is stored correctly. Following this process has saved us significant time and resources."

Correspondence Tracking – SSQ uses BizFlow to track correspondence stemming from the Toronto office regarding customer requests. Marc Lamoureux, Project Manager, explains, "In the case of correspondence management, BizFlow replaces email. Email created black holes. We often lost visibility into tasks as they were received and forwarded to others. As a result we lost accountability. Deadlines were missed. With BizFlow we gain complete visibility and hold people to deadlines. And this process represents the first time we have used both English and French forms together in one process."

Medical Underwriting – Verreault explains, "One more key process recently streamlined with BizFlow takes place within medical underwriting. When customers ask about enhancing their life insurance or medical coverage, we have to conduct medical background checks. The process starts in billing and enrollment where we fill out a request form. We send this form and other materials to medical underwriting. There it is scanned and added to our EDMS. A JAVA application we developed then triggers in BizFlow a medical underwriting process. From here underwriters follow a series of steps, including 11 sub-processes to assess the opportunity. We're really harnessing a lot of BizFlow functionality. And we have integrated BizFlow with a PowerBuilder application as well as Web Services. We have already completed 5,000 requests using this process."

Lessons Learned: Analysis Key, Application Development Vital

SSQ has been using BizFlow since 2004. Verreault explains, "The IT team at SSQ Financial prides itself on the delivery of systems tailored specifically to business needs. Building IT systems is a core competency. We do it everyday. So going with an off-the-shelf application such as BizFlow was a departure from past practices. In ramping up the new application we ran into some unforeseen roadblocks, not due to the technology but more due to how in the past we have approached application development and implementation. But now that we have implemented BizFlow we see how wrapping our legacy systems with workflow and reporting metrics makes us more focused and delivers better results."

SSQ also noticed how implementing BPM has required greater introspection and analysis. Verreault elaborates, "The first effect BizFlow had was to force us to really analyze our business processes. Existing processes were not well understood. The analysis and description phases of our methodology helped us to rethink our approach to certain processes. Then modeling those processes in BizFlow helped us to further refine them. We knew that before buying BizFlow, but then we had to do it. Fortunately it was very easy to use BizFlow. When doing a project, the work in BizFlow is not the biggest part. It really only took us a few days to create the model and build process logic. The most time spent for us has been in process analysis and application development."