

Business Process

Service Portfolio

Allianz 

Summary of Service Portfolio

The business processes of ACIS can be divided into 17 major categories



Policy Management

Policy Management primarily revolves around creating, updating and maintaining customer and policy details on Policy Administration systems. Internet applications from customers which fail to automatically populate on the system because of various reasons are also handled in the teams. To ensure compliance to Motor Insurance Database (MID) requirements, the teams maintain a diary system and follows up for any pending inputs. Some of the teams also process on the Accounting system, premium and claim details received from Corporate Partners and Third Party Administrators.

On a higher level, the process also includes setting up business structures for new and existing Corporate Clients on the Policy Administration systems (details of individual policies sit on these structures). This activity involves reviewing the Business requirement documents and setting up of products and premium structures on the system.

Software Testing

Software Testing involves an empirical investigation to validate and verify that the changes made to the software meet business and technical requirements and to help the business appreciate the risks, if any, connected to the implementation of the changes. The Testing team carries out Business and Systems Testing activities for system changes for new Corporate Clients, existing Clients as well as for Production Fixes (resolution of issues identified in the system). The team creates the Test Strategy, Test Plan, writes Test scripts and finally run the tests in a test-environment of the software to identify concerns and potential issues connected to the changes.

Transcription

Transcription is the conversion of dictated reports, statements, etc into written form. ACIS BP provides transcription support to the Claims division. The Team in ACIS transcribes voice-recorded files received primarily from UK Claims Investigators. The Claims Investigators record their reports and statements in voice format using dictating machines. The ACIS team of transcriptionists comprehend these voice files and create typed transcript files in pre-formatted word documents. These word-files are mailed back to the Claim Investigators for their further use.

Customer Service

The Customer Service teams in ACIS handle a variety of call-related activities, including handling customer queries, policy amendment requests, renewals, first claim notification, claims handling, repairer support, etc. As part of this activity, the team gets in touch with policyholders, Third Parties and Claims Handling Centres, etc. The team also makes outbound calls to existing customers to obtain any missing information on documents sent by them.

Sales

ACIS BP handles Sales calls for Animal Health Division (Petplan). Inbound Sales team handle calls received from existing and prospective customers who wish to enquire or purchase insurance for their pets (dogs, cats & rabbits). The Outbound Sales team makes outbound calls to prospective customers. To reduce referrals to Underwriters to ascertain exclusions, Telephone-Underwriting assessment has been introduced in both Inbound and Outbound teams.

Claims Indexing

The Team deals with indexing of all incoming documents which are received in the Central Scan Centre and emails on to the work flow management system.

Claims Handling

The FNOL team deals with First notification of Loss (FNOL) for Motor claims received via Paper and Email. All available information is captured and the claim is passed onto the validation team. The Motor Service team validate new claim notifications and make liability decisions based on the defined business rules. The handlers would also be expected to instruct the repairers and pay monies for the cost incurred for the reported claim. The team also handles MID TP line calls, Engineer's reports from other Claims Handling Centres and CRU registration for PI claims. The Salvage team works along side the UK Salvage team to sell Total loss (or non-repairable) vehicles to Salvage buyers across the UK in the shortest possible time frame. The work now involves critical calculations, judging the situation, searching for information in multiple locations and making important decisions.

Claims Payment

The teams are involved in processing of Motor, Household & Commercial property, Lifestyle and casualty claim payments based on invoices received directly from external and internal customers. The external customers consist of approved and non-approved repairers, suppliers, solicitors, loss adjustors, Motor Fraud panels, medical panels, motor recovery agents, hire specialists etc while the internal customers are the Claims Handling centres.

Loss Recovery

The Claims Recoveries team is entrusted with recovering Allianz UK's outlay on motor claims from Third Party insurers in cases where the Insured is not at fault. The team also undertake recovery of old outstanding cases as well which is more challenging as gaining response & money from Third Party Insurers on such cases could be quite difficult and also a lot of paper work is required to be reviewed and understood before Recovery activities could be initiated.

Veterinary Claims

Veterinary claims team handle claims received from pet owners insured with Allianz marketed under the brand name Petplan. A team of qualified vets are engaged in end to end processing of small animal (cats, dogs and rabbits) and equine claims. Additionally, the team undertakes processing of claims from corporate partners of Allianz engaged in pet insurance. By virtue of their professional qualification and technical expertise, the team also handles different insurance and specific claims related projects such as a study on complementary treatment, investigations into suspected fraudulent claims, impact of VAT rate changes on vet fees etc - which have contributed to review of insurance terms and conditions.

The team consistently works on improving service delivery to end customers by continually improving on claims turn around times and accurate processing of claims.

Account Administration

Account administration primarily revolves around creating, updating, maintaining & premium closings of accounts and International Insurance Business details on front end applications. The teams in ACIS have been established to support OE's with their premium administration, risk modelling and endorsement generation & accounting. This is a virtual team that works as an extended arm of UK, German & France Operation teams.

Executive Assistance

The teams in ACIS have been established with a view to offer administrative and secretarial support to target customer group (Senior Management). The services aim to free up the time of the customers as is spent on the activities like Travel/Logistic, Admin, Secretarial and Presentation requirements. The teams work as a virtual Executive Assistant for the users no matter where.

Compliance Monitoring

The Compliance Department, which is part of the Finance division in Allianz UK's Guildford Head Office, provides advisory and monitoring service to all business divisions to help them conduct their business in line with Financial Services Authority (FSA) regulations. The Compliance team in ACIS BP comprises of qualified lawyers who work as an extension of the UK Compliance Monitoring team. The core job involves verifying Financial Promotion (FP) materials drafted by the different business divisions of Allianz UK to ensure that they are compliant with FSA regulatory requirements before they go to customers/ prospective customers through different media. The team also evaluates messages received from the Financial Ombudsman Services (FOS) and redirect customer queries to the relevant Allianz UK divisions.

Collections

The teams in ACIS carry out the activity of controlling and processing trade debts which arise due to the common practice of extending credit to customers and brokers. The teams aim at effectively and efficiently managing collection of monies due to Allianz and minimising the risk of bad debt.

Underwriting

The team is technically competent and handles Underwriting queries from Sales, Service, Claims, Admin and Accounts teams in ACIS and the UK. The ACIS Retail Underwriting team has also developed the capability to run assessment centres for the Underwriting Academy. The higher level of certifications has resulted in higher authority for the team to write-off, accept risks, re-instate cancelled policies, etc. The Animal Health Underwriting team assesses risk on new policy application, review of exclusions on existing policies, review and re-examine policy limit upgrade. The team also handles underwriting queries from service, claims and sales teams.

Fraud Investigation

The team deals with investigation of fraudulent customer behaviour (misrepresentation or non-disclosure) at inception of Your Cover and Corporate Partner policies. The team functions as a virtual team with its counterparts in Bristol and supports them with the mid-term investigation of fraud notified by various departments such as claims, service, admin or brokers. The team also processes the Business Critical Intelligence reports.

Management Information System

MIS services offered by ACIS mainly cover generation of Management Information Reports pertaining to the business handled by different UK divisions. These reports are mainly for the consumption of UK management, various UK teams as well as for external corporate partners. As part of the MIS offering, the team also produces reports linked to Key Performance Indicators for some of the UK divisions. The team has also contributed by generating control spreadsheets which are used by the UK departments like Underwriting to validate system set-up activities. The team has automated parts of some of the reports using Excel Macros, contributing to both accuracy and productivity gains.