

MAPFRE PUERTO RICO AUTOMATES THEIR PROCESSES IN THE AREA OF PERSONAL INJURY CLAIMS THROUGH THE WEBMETHODS BPMS

Challenge

MAPFRE Puerto Rico wanted to put a stop to fraudulent injury claims, which result in enormous costs due to unnecessary payments, legal fees and inappropriate case handling. By focusing on evaluating and improving its claims management process, MAPFRE Puerto Rico strives to increase accountability, decrease paperwork and reduce expenses.

Solution

This leading insurance company built an Automated Accident Management System using Software AG's webMethods Business Process Management Suite (BPMS). Based on a Service-Oriented Architecture (SOA), the system replaces time-consuming manual processes. MAPFRE Puerto Rico can define and monitor Key Performance Indicators (KPIs) to improve decision-making for claims that involve legal cases.

Benefits

- Increased savings by reducing expenses and claims payments
- Commitments met consistently and accurately
- Increased productivity, thanks to consistent handling of all claims
- Alerts sent automatically when issues or bottlenecks are detected
- More effective forecasting of business growth
- Higher customer satisfaction rates and higher sales

 MAPFRE | PUERTO RICO

MAPFRE Puerto Rico is the leading property and contingency Insurance Group in the Puerto Rican market, which also provides a large variety of health, life and incapacity insurances as well as Medicare.

MAPFRE Puerto Rico has more than 32 branches around the Island, 850 employees and more than 10,600 service health suppliers.

At present, MAPFRE Puerto Rico is an insurance group with four direct insurance companies, two insurance agencies and one financing premiums company. All the companies in Puerto Rico share common services and have integrated operations, which allows the entire group to benefit from the same, centrally developed solutions.

Get There Faster.™

“Software AG...delivered our proof-of concept faster than the other competitors with organized and professional practices and methodologies.”

Diego Maldonado | Senior VP & CIO | MAPFRE Puerto Rico

Finding the right tools for the job

Many types of incidents, such as automobile accidents, result in injury claims that may or may not be fraudulent. These claims and subsequent legal cases can cost an insurance company an enormous amount of money.

As the leading insurer in the Puerto Rican market, MAPFRE Puerto Rico decided it needed a better way to process these claims. Before, the process was very paper-intensive. Hence, MAPFRE Puerto Rico decided to build a state-of-the-art Automated Bodily Injury and Legal Claims Management System using BPM for easy scalability and maintenance.

“We tested several tools in the market,” explained CIO Diego Maldonado. “Software AG showed it had the right tools and solutions to enable us to decrease operating costs of the Bodily Injury and Legal Claims unit. They delivered our proof-of-concept faster than the other competitors with organized and professional practices and methodologies.”

Software AG professionals were aligned with MAPFRE’s strategic IT perspective in using an SOA, an Enterprise Service Bus (ESB) and BPM technology built upon modern standards, such as J2EE, XML and Web services.

“Software AG’s main differentiator was the fact that they have a complete and independent solution that controls and manages all process layers, from SOA governance to user interface presentation,” he said. Additionally, “one of the key elements in choosing the webMethods suite was the service and support we received since Day One.”

Building a quality, time-saving system

Using webMethods BPMS, MAPFRE Puerto Rico replaced the manual processes involved with legal and bodily injuries claims with hundreds of automated and adaptive business processes. These processes can comply with the unique filing and claims requirements associated with each transaction, resulting in significant quality improvements and time savings.

A process-model-driven solution provides a visual representation of the business process, activities, participants and their relationships. A user interface guides process execution while delivering system data directly when and where it is needed in the process. Additionally, automatic alerts advise MAPFRE of adverse conditions so the company can respond proactively.

With unprecedented process and performance visibility, MAPFRE gains the insight it needs to reduce costs, increase productivity and improve accountability.

Overall, the system:

- Reduces lengthy process completion time caused by manual claims processing
- Helps staff understand the priority of the assigned cases
- Digitizes documents that belong to and support the electronic claim file
- Assures processes are handled consistently
- Ensures deadlines are met with real-time visibility into claims status
- Leverages existing IT assets

Seeing measurable improvements

After one year of use, MAPFRE Puerto Rico has witnessed measurable improvements. “With this innovative solution, we’re reducing claims processing time and also reducing expenses and claims payments,” Maldonado said.

Metrics help MAPFRE measure performance and give insight into how to improve the business. “Now we have the capacity to measure the flow of the processes and how much time people invest in carrying out those processes,” Maldonado said. “We also can generate clearer measurements regarding how much it costs for each claim we are processing. The faster you pay a claim, the better and more satisfied our client. And that is our mission: To improve our service, so that we can sell more policies.”

Making the most of existing IT assets

The MAPFRE BPM solution integrates with existing IT resources to improve service delivery and reduce costs. The integration capacity with the company's legacy Enterprise Resource Planning (ERP) system makes it possible to expand usage of automated electronic filings and other cost-saving approaches, such as:

- Capturing more accurate information relative to the business
- Registering and controlling all data associated with external entities
- Determining the complexity and criticality associated with each claim
- Requesting and automating the approval of reserve adjustments

- Capacity to generate metrics for KPIs to evaluate claims process management
- Triggering alerts based on business-defined scenarios

Moving forward, Maldonado said MAPFRE Puerto Rico plans to use the webMethods suite to enhance other key business processes. "Of course, I'm already counting on Software AG to help us in all our efforts," he said.

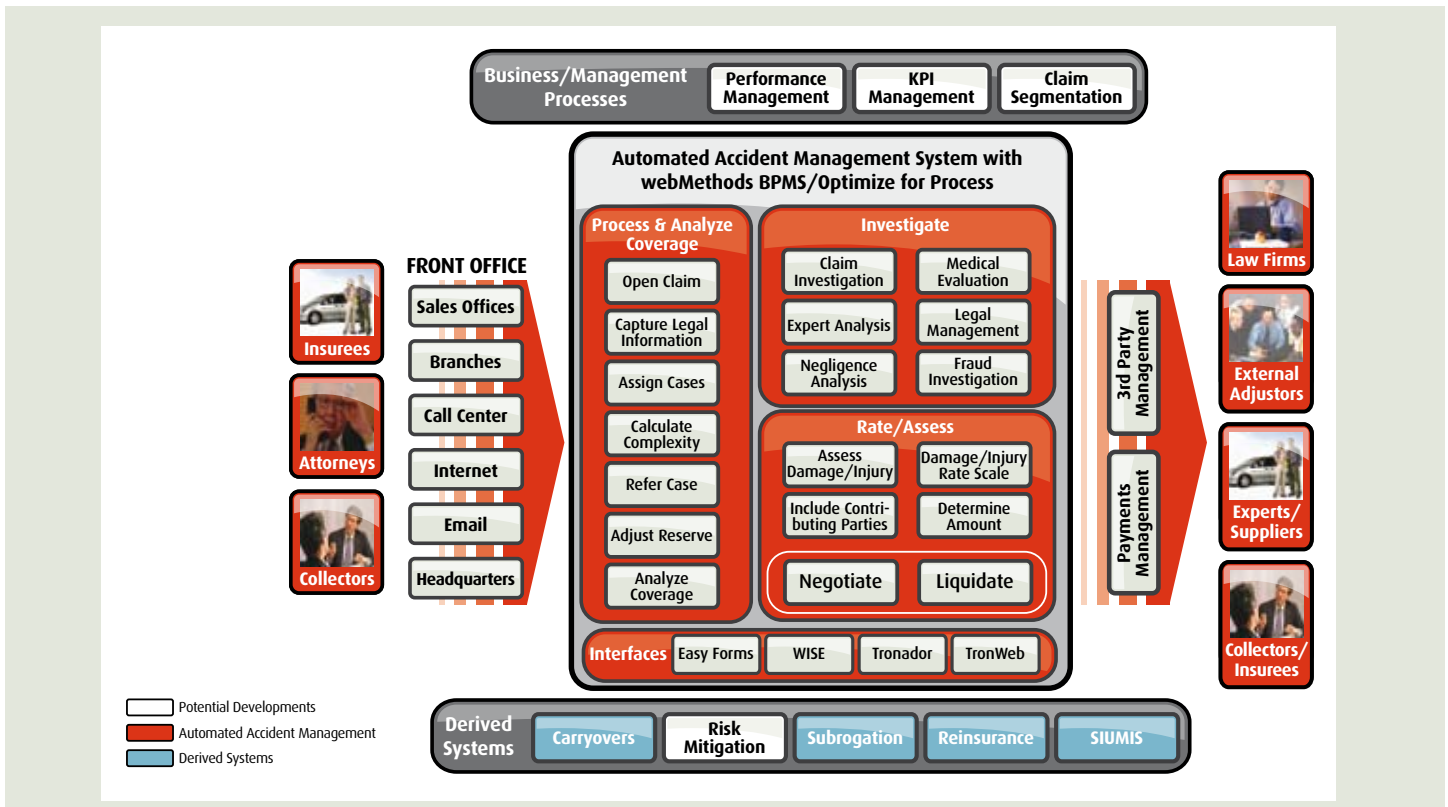
KEY COMPONENTS

webMethods BPMS enables MAPFRE to increase operational efficiency with automated processes.

webMethods Optimize for Process is a Business Activity Monitoring (BAM) tool that offers real-time insight into key process activities.

Global Consulting Services from Software AG provided proven methodologies.

MAPFRE also uses **CentraSite™** for SOA governance and lifecycle management.



BPM streamlines processes between all parties associated with the claims process. The solution leverages existing systems, building on MAPFRE's IT investments.

Take the next step to get there – faster.

ABOUT SOFTWARE AG

Software AG's 4,000 global customers use our software to improve business processes and drive an agile IT infrastructure. Our customers' goals are to reduce costs and increase flexibility and efficiency. We help them do this by optimizing and governing their operations and aligning IT with the business goals.

Our leading Business Infrastructure Software portfolio is used for data and system integration and modernization. It fosters new levels of IT agility through SOA and allows the rapid creation of new business processes with BPM.

Our 40-year history of success ensures our customers have a reliable platform for driving future business results – faster.

Software AG – Get There Faster

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