



truwind

CASE STUDY

NATIS

Açoreana Seguros

In order to strengthen its online strategy, the insurance company Açoreana Seguros decided to extend the services provided by the Service Portal to another area, the Internal Technical Center for Claims Auditing – NATIS –, an organic unit dedicated to the detection and investigation of fraud situations.

Truwind was the partner selected by Açoreana Seguros for the development of the NATIS Portal,

a tool that centralizes the management procedures and investigation requests. The project achieved remarkable success, with acceptance by operations experts and management teams, enabling high speed communication with the claims adjusters and with Açoreana's systems.

Challenge

Açoreana Seguros has evolved its business model by offering online services to its partners in order to streamline operations. The Service Portal provided the Accident Management area with contextualized services, made available to partners in various sectors: automobile, property and work accidents.

Part of the NATIS operation was supported by paper controlled processes that completed a set of legacy applications that didn't interact. This reality forced operations personnel and managers to interact with various systems throughout the life cycle of investigation requests, resulting in duplication of work and data, decreasing data quality and increasing the probability of error.

Apart from the lack of optimization of the internal process, external claims adjusters responsible for the investigations had to travel to Açoreana's facilities to deliver proof of expenses and record their findings onto the systems. This operating procedure implied a delay between the information collected by the claims adjusters and the actual reception by Açoreana Seguros.

Objectives

- . Provide greater control of the investigation requests;
- . Reduce odds of error;
- . Reduce response time in the service delivery;
- . Provide better integration between systems.

Solution

The NATIS Portal was designed and developed by Truewind and Açoreana Seguros following three basic pillars:

- . Reengineering of the NATIS operational process to suit the online strategy;
- . Focus on usability to maximize productivity and ensure acceptance by all stakeholders;
- . Integration with legacy systems to optimize performance and minimize failures.

After an initial analysis phase, the project was developed using the OutSystems Platform and a SCRUM methodology, in a close partnership between the development team and the business team, ensuring expectations alignment in every Sprint to converge on full acceptance by stakeholders.

The application allows a centralized management of the entire investigation requests, creating new requests and automatically synchronizing all relevant information and documentation to the claims adjusters, allowing the NATIS operations personnel to assign investigations to the experts with minimal additional work.

Claims adjusters use the Portal as a tool to manage all their research work, allowing the creation of research reports in the application through forms, standardizing and substantially improving the quality of the collected data. After approval by NATIS management, these reports are generated and automatically synchronized, becoming immediately available to the Accident Management.

Registration of expenses notes is now a self-service process, performed directly by claims adjusters through the Portal, integrated in the life cycle of investigation requests, simplifying monthly payments. A notification system allows effective monitoring of the request's deadline. Users have different roles and permissions; profiles with personalized pages and special features were created to optimize work management.

NATIS Portal was developed in three sprints, in a total of eight weeks. It was preceded by an analysis stage that took two weeks, ending in two final weeks of post-production support.



Results

The project has achieved wide acceptance by stakeholders, improving the quality and speed of the service provided by Açoreana Seguros. Claims adjusters also have a unanimous opinion: the new Portal proven to be a central tool of all the work they perform, clearly assisting and optimizing their tasks.

Comparative data are clear. Before, the processing of a new investigation request sometimes took five days. Now, new requests are delivered to the claims adjusters in the day of ordering.



Key Figures

. **3.476 of closed requests** per month, against 2.849 with the previous systems.

. **0 days (immediate)** from the date of creation to the date of assignment, against 1 to 5 days with the previous systems.

. **About 90%** of services were completed within the deadlines set, against 60 to 70% with the previous systems.

. **146 cases** of fraud/irregularity detected per month, against 109 cases of fraud/irregularity with the previous procedures, yielding savings worth thousands of euros.

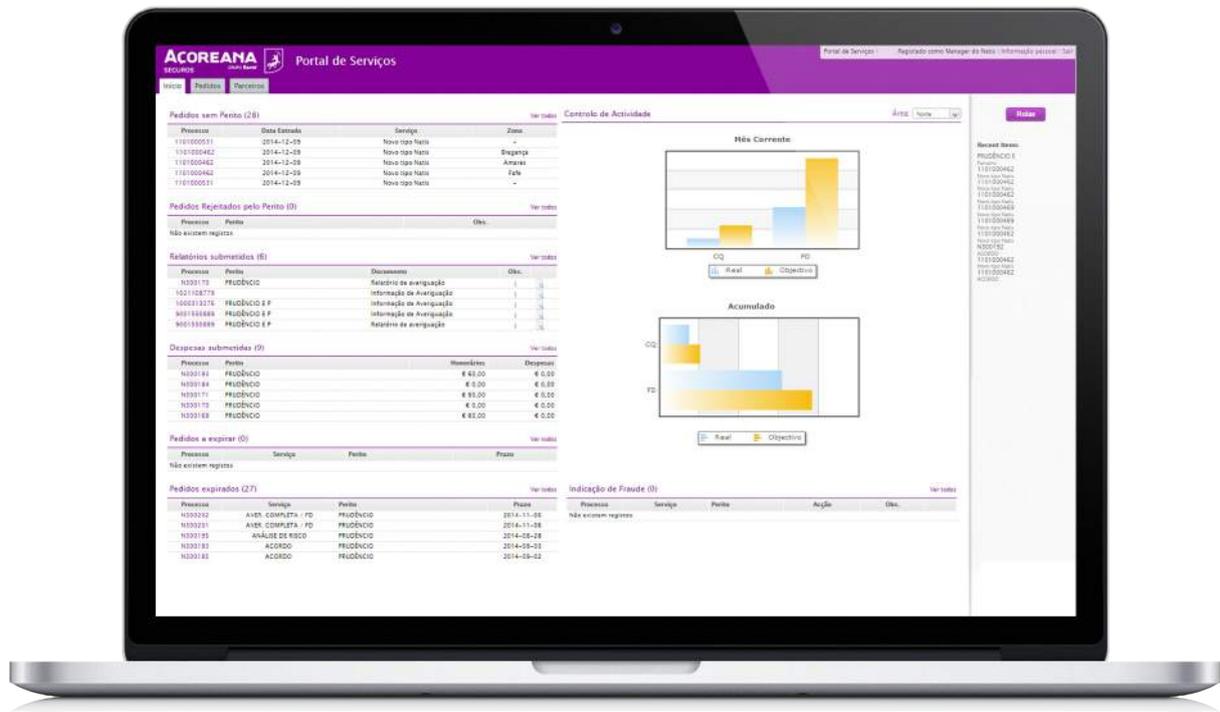
Customer Testimonial

"The NATIS Portal allowed us to update and accelerate all procedures related to the NATIS services, resulting in great agility of communication with our claims adjusters and Açoreana's systems. NATIS Portal brought Açoreana Seguros high performance and competitive gains with the unification of services and, crucially, the instant sharing of all information. It proved to be extremely important for all people and areas involved. The secret of this success lies in the wide acceptance and commitment of everyone involved in the project from the beginning to the present, in which the Portal is used on a daily basis by hundreds of users."

António Mendes
NATIS Department

"The support given to the developer by the OutSystems Platform allows the achievement of high productivity levels that were absolutely essential for the project's agile development. I would add that the management capabilities - in terms of environment, development and quality - allow a degree of confidence in the results not only by operational teams but also by those who test the vital software and determine the project's success."

Rui Palma
Director-general of Açoreana Seguros's
Department of Technology and Information



About Açoreana Seguros

Açoreana Seguros is an insurance company that started its activities in 1892 and has 550 employees, 48 branches and 3.250 active agents that sell life and non-life insurances. Açoreana Seguros has been consolidating its market position by increasing the number of branches, launching new products and strengthening partnerships with brokers and other institutions. Currently, Açoreana Insurance serves about 480.000 customers, in a total of more than 790.000 policies.

About Truwind

Truwind is a leading provider of agile software teams, operating in Portugal, Brazil and the UK. With vast experience in connecting business to technology for Health, Finance and Government organizations, Truwind holds a premium track record in delivering innovative platforms under new paradigms, such as Systems of Engagement and Corporate Performance Management.



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