



Sector_ **Insurance**

Title_ **Technological innovation in service to health**

The insurance company, which specializes in health and socio-sanitary treatment, is the leading company with respect to private clients with medical treatment and health insurance in Spain, with about 1.3 million members. It offers its members the services of a network of more than 20,000 health professionals and specialists, as well as more than 500 clinics and medical centers. In 2002, the company had billings of 517 million Euros.

Context of the project

In 1998, the company decided to make a clear wager on new technologies, in this respect, counting upon the assistance of **everis** in the technological revolution it has experienced.

Up until then, the company's web page was subcontracted, and was based upon forms that were sent in by e-mail. Since then, the insurance company has sought out the assistance of a leading company in technological consulting, in order to initiate a complex development plan that would allow it to take advantage of all the power of the new, emerging technologies; it put **everis** in charge of its first project.

This first project led to collaboration between both companies of more than ten years duration; it has established the insurance company as one of the leaders in the use of the new technologies in its sector.

Development of the Project

The first challenge for **everis** and the insurance company was to create a technical architecture for the company that would allow it to store all of its contents on its servers. Once this requirement was met, a web page that was modern and easy to use was developed, offering basic on-line services, such as contracting of policies, simulations of premiums, information on products and a medical presence.

With the company's own necessary infrastructure in place, **everis** helped the company to begin to develop more personalized services for each of its communities:

- The community of members: consultations, modifications of data, inclusion of insureds, authorization

of services, etc.

- The community of companies: management of applications, consultation on and management of policies, consultation on and discharge of settlements, etc.
- The community of professionals: request for memberships, consultation and discharge of price schedules, settlements, requests for materials, etc.
- Community of mediators: consultation on and modification of the portfolio, payment of commissions, etc.
- In addition to all of these services, the insurance company is also present with respect to all technological advances that are being produced.

Thus offered are:

- A WAP portal, with services such as the location of the nearest medical center, and the possibility of making appointments.
- A WebTV portal that offers the contracting of policies, medical appointments, information regarding the medical staff, etc.
- Services through a voice recognition unit, with a virtual agent, such as appointments by telephone, consultation with regard to the medical staff, etc.
- The IMODE portal: with access to the medical staff, simulation of premiums and request for medical appointments.

In addition to all of this, the project also includes the installation of a series of commercial packages that facilitate management: management of mail, management of content and management of inquiries.



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A system has also been installed for collaboration that integrates the call center with the web, offering on-line help to users.

Benefits

The technological developments installed with **everis**' help have provided important advantages such as:

- Offloading of the administration of group policies. More than 100 group clients now operate through the Internet.
- Considerable savings in the sending of documents to clients (medical guide), companies (remittances, management information), agents and suppliers (payments).
- Offloading of operations to the call center, due to the computerized services that exist on the Internet and in the voice recognition unit.

- Improvement in client services and unification of a complete view relating to all channels (policies, operations, contacts, etc.).
- Increase in sales through the Internet, with 14,000 policies annually.
- Improvement in the productivity and efficiency of agents, with a constant increase of policies handled over the Internet.
- The result of these benefits can be summarized as:
- Savings in the management of costs.
- Improved efficiency and service.

everis is a multinational company which collaborates with the principal companies in all activity sectors, developing long-term alliances, in order to assist them in achieving their business objectives, through knowledge, talent and information technologies.