Generali Slovenia Ultimus Case Study

About Generali

GENERALI is one of the largest global insurance and asset management provider. Established in 1831, it is present in 50 countries in the world, with more than 72 thousand employees serving 65.9 million customers.

About Generali Slovenia

Three years ago, Slovenian branch of the GENERALI became Slovenia's second largest insurance when it merged with Adriatic Slovenica ‑ our long-standing customer.

Ultimus solutions in Generali Slovenia

Generali Slovenia is using Ultimus BPM platform since 2008.
Ultimus platform is connecting people, data and systems of Generali and its contractor insurance agencies into streamlined digitalized business processes.

Generali Slovenia process with Ultimus different business events on daily basis:
- new car insurance, real estate insurance, health insurance, travel insurance, accident insurance and pension insurance policies
- new offers for life insurance policies,
- policy change requests,
- cancellation and pay-out of the policy requests,
- signed statements,
- other proofs.

On yearly basis Generali Slovenia processing with Ultimus 1.200.000 business cases (incidents) per year, performing 12.000.000 process tasks per year in average.

Ultimus is used by 3700 internal and external users on daily basis.

Ultimus acting as glue, integrating 11 different Generali backend LOB applications and systems (several core back-end systems, document generation system, archiving system, document system, life insurance calculation system, central customer system, Active Directory, ...). It is the middle layer between existing systems and users. In this way, Ultimus also connects the processes to a comprehensive process story for different types of

insurance from different systems and thus takes care of the correctness of the obtained data, represents a single data entry point and ensures data transfer between systems.

Benefits:

- higher productivity of employees
- transparency of single business case
- lower operational costs
- lower operational risk
- compliance with law and internal regulations
- revision compliance
- reliable data for better business decisions

Ultimus Solutions/Workflows

Policies/offers, requests for policy changes, requests for cancellation and pay-out of the policies and other documentation are captured through different sales channels (web, offline, …) in different paper or electronical forms submitted by employees in branches or by contractor insurance agents using mobile, web and product related insurance LOB applications. All paper policies and offers are additionally scanned and archived into archiving system. Each new business case is then automatically processed by different cooperating Ultimus workflows.

Checking Policy/Offer WF

This process enables automatic and manual review of new insurance policies, insurance offers and policy change requests as well as processing of other received documentation, attachments. It is also responsible for routing documents (policies, attachments, requests…) to other processes and starting other processes based on current policy/offer status (e.g., policy risk control needed, policy non-compliance, …). Most incidents are started automatically by archiving system, the rest are started automatically from existing incidents (they are duplicated based on documentation content).
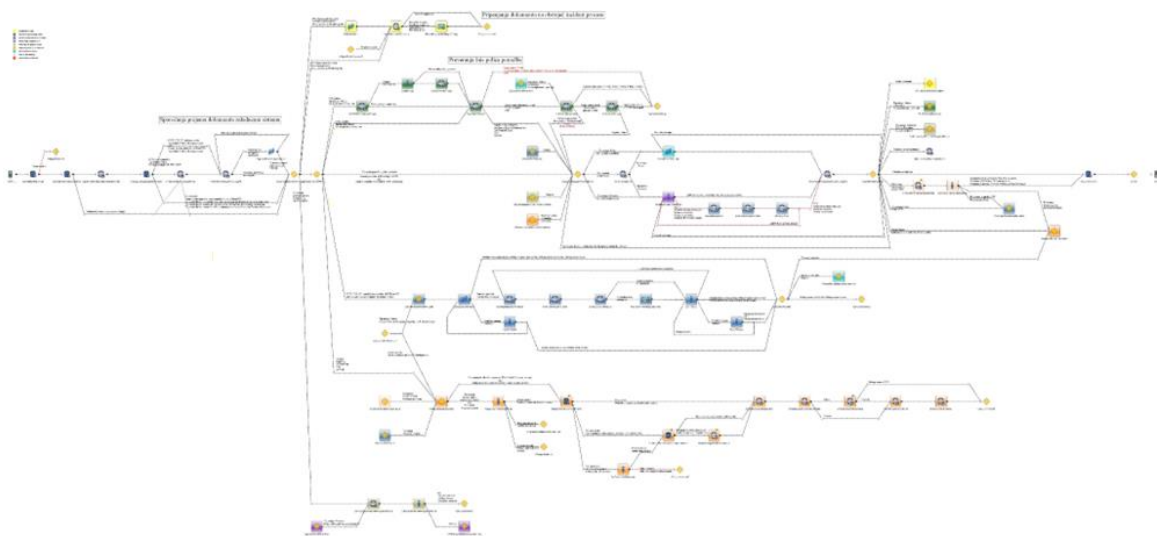
Solving Internal Policy/Offer Complaints WF

It is the business process for resolving complaints and correcting mistakes which were found on new insurance policies, offers or policy change requests. Each incident can be started manually by user, automatically from Checking Policy/Offer WF or automatically by back-end system.
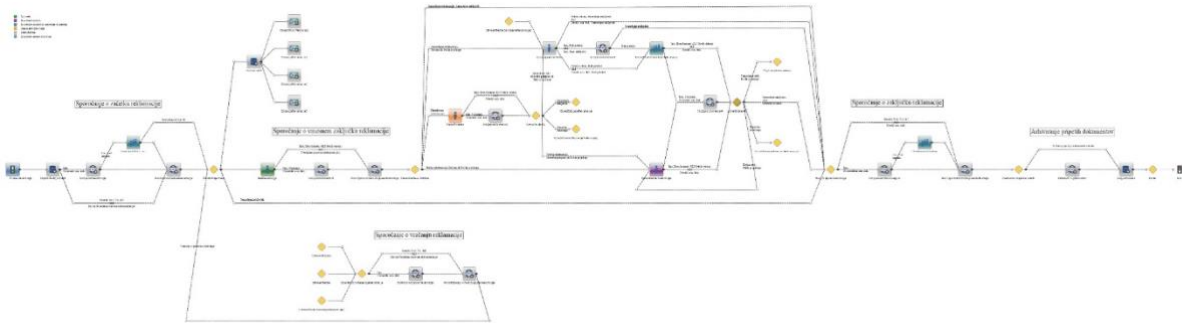
Termination and Pay-out of the Policy WF

This is a process in which the client's requests for redemption, advance or capitalization (so termination or pay-out) of the policies for life or investment insurance are considered. Each incident can be started manually by user or automatically from Checking Policy/Offer WF.
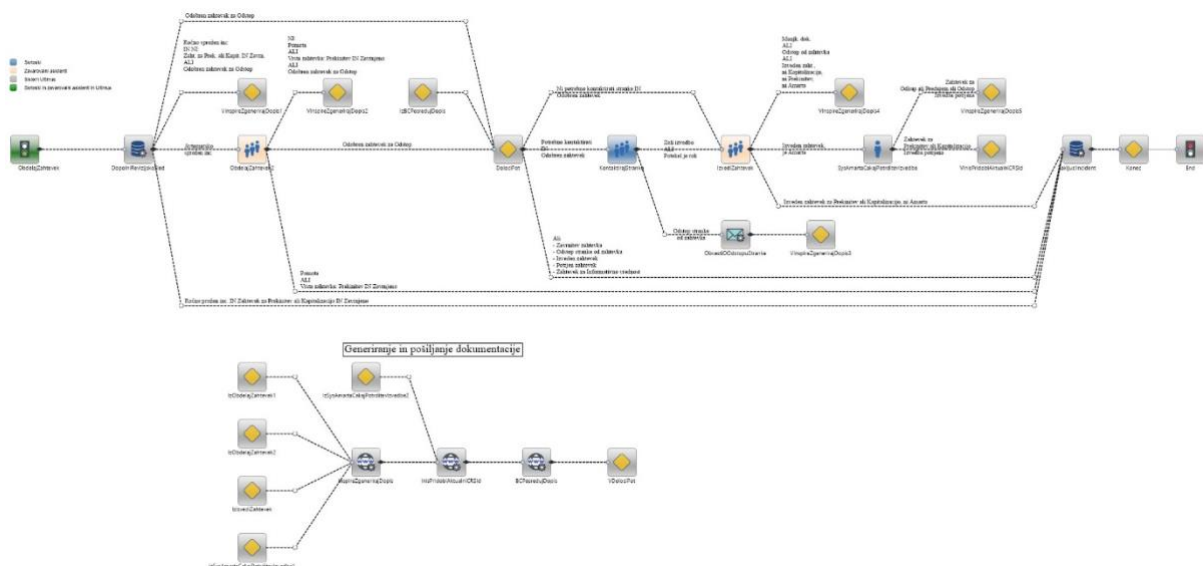
Submission of Policy Attachments WF

It is a process for manually adding attachments that are not electronically signed and other documents for the insurance policy into the archiving system. Each incident it's started manually by user.

Posting of Bank Statement WF

This is a business process that takes care of the manual posting of those bank statement items that were not automatically posted in the core back-end system. Each incident is started automatically by back-end system.
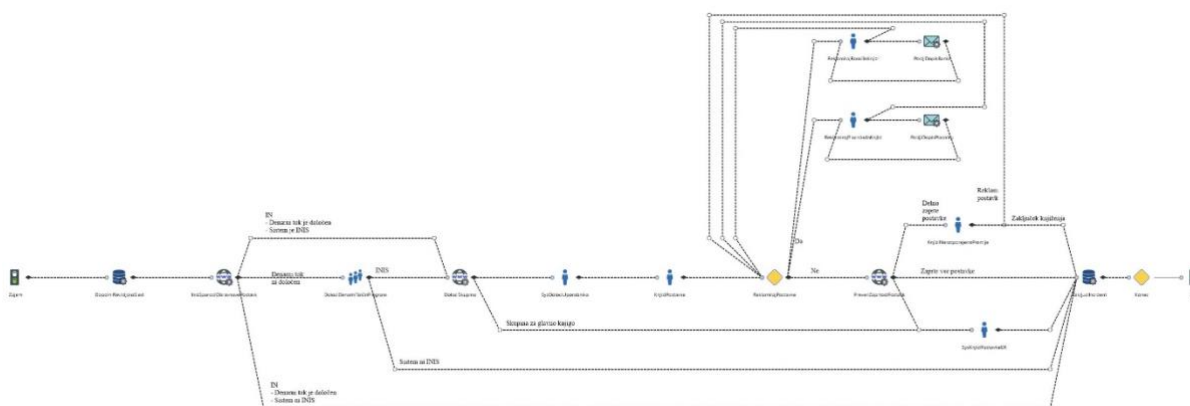

Performing an Additional Assistant's Task WF

It is a process for performing additional general tasks which are performed by insurance assistants in the Generali back office. Each incident can be started manually by user or automatically from imported Excel file.

Performing an Additional Agent's Task WF

It is a process for performing additional tasks for insurance agents regarding policies, for example to finally transfer the money to Generali, which he got it from a customer, when customer paid in cash for policy's first premium. Each incident is started automatically by back-end system.
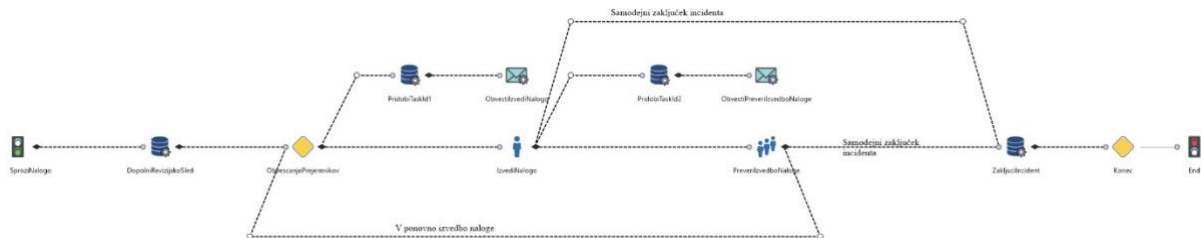
Integrations

Within, each Ultimus process solution is integrated up to 11 different systems, where up to 34 different integration methods are called. The number of all integration calls in an individual process is even higher, because the same integration methods are called in different phases of the process with different parameters.

Ultimus process solutions usually retrieving and posting data from Generali LOB applications and systems, using their REST and SOAP interfaces. In reverse, Generali applications and systems call various exposed Ultimus API REST methods to:
- determining the status of an individual incident started by LOB application
- determining the status of delegated tasks
- starting new incidents
- completing delegated tasks
- …