SWICA digitizes all incoming mail
A Case Study

SWICA is one of the largest healthcare insurers in Switzerland. Naturally, providing service to some 1.3 million policyholders requires extensive correspondence. The volume of incoming mail now stands at more than 4 million paper documents per year. This includes invoices from doctors and hospitals, commitments to cover treatment expenses and many other items.

In order to manage this huge flood of paper efficiently, SWICA has commissioned Tessi Solutions to create a mailroom for it that will receive, digitize and classify incoming mail. By the time the processed documents are delivered to the relevant SWICA employee, they will have already been assigned to the customer in question and integrated seamlessly into existing processes.

The entire process can be broken down into several steps:

1. Paper correspondence received by the field offices is presorted by employees. Medical invoices (invoices from hospitals and physicians) and commitments to cover expenses are sent to Tessi Solutions in Urdorf by mail. For the time being, all other documents will continue to be processed in the field offices. As the project proceeds, i.e. as soon as the mailroom has the capacity to process all types of documents, this presorting will no longer be necessary. At that point, all letter mail will be sent directly to the mailroom, the process will be further optimized and the employee workload will be reduced.

www.tessi-solutions.ch

2. The mailroom will digitize paper documents and process them using OCR software. The key steps here will be recognizing the document type (such as "commitment to cover expenses") and the policyholder. As a rule, the identity of the policyholder will be determined from the number and/or name on the document. In order to improve the success rate and the quality of the results, the recognized data will be compared with a database of policyholders.

3. A PDF file containing the associated image and an XML file with the extracted information will be generated for every document. These files will be transferred to a server at SWICA, where they will then be available for further processing. Based on the document type and the policy number, every document will be assigned automatically to the relevant process, where it will be linked to additional information. Tessi Solutions's mailroom will ensure that all documents received in the morning are processed and transferred to SWICA on the same day. Once the respective retention periods specified in ISO guidelines have expired, paper documents will be destroyed and access to the digital data will be monitored, significantly improving data protection.

The systems are designed to "learn" to recognizedocument types based on the documents received. This will ensure not only a high recognition rate, but also the seamless integration of new types of documents. With an average of more than 15,000 documents per day, some isolated issues do arise. These are recognized automatically and can be classified by specially trained SWICA staff, without any special handling of the paper documents being required.

The mailroom is being introduced gradually from November 2013 and, in future, will process all of SWICA's written correspondence. The initial phase dealt only with invoices and commitments to cover costs. By the time the project is finished, the remaining document types will be added and incoming digital correspondence – such as email – will also be integrated.   •

The "SWICA" project

Mr. Lewering, at first glance, the SWICA mail-room looks like a variation of similar solutions that Tessi Solutions has already implemented for other customers. What is so special about this project?

Stephan Lewering: First of all, SWICA is a diverse organization with an extensive regional network. Until now, the individual field offices receive their mail directly. Simply reorganizing and then digitizing incoming mail presents a huge organizational challenge. Further challenges include the need to get SWICA employees involved through relevant awareness campaigns, the need to document processes, and much more. The way the associated change in SWICA's culture has been accepted and implemented is exemplary.

To what extent have you been able to build on existing structures at SWICA?

Of course, for our project to be successful, SWICA's processes had to be redefined and documented. A positive side effect is that, again and again, we have managed to take advantage of opportunities for improvement. For example, we have introduced a multistage validation process to improve data quality. Occasionally, our employees do not possess the in-depth knowledge necessary to assign the correct document type to a specific document. In such a case, along with the information we have already collected, the document is sent to a specialist at SWICA who will complete the classification process.

This happens right at the start of the document processing, thereby guaranteeing optimum data quality for a seamless workflow throughout the entire process chain.

The mailroom only handles conventional incoming letter mail. How will you deal with the constantly increasing volume of incoming electronic documents?

The mailroom project is continually being expanded. We are gradually adding additional document types. Digitizing paper

Stephan Lewering has been appointed as Project Manager for the implementation of SWICA's mailroom. He is responsible for coordinating Tessi Solutions workflows relating to the project plan and SWICA's organizational processes.

mail is only the first step. Incoming digital documents, such as online forms or emails, also have to be classified. All incoming documents are therefore incorporated into a systematic solution, regardless of content or medium.

Have you also come across unexpected problems over the course of the project?

Not really. Of course, every project has its share of unexpected issues. But thanks to close, imaginative cooperation within the project team, this has never been a problem. Incidentally, this is precisely because the project plan makes ample provisions for dealing with contingencies. A wise approach when treading new ground. •

tessi document solutions

Client	
SWICA	
Keywords	
Electronic mailroom	
Commitments to cover costs	
Medical invoices	
Sector	
Health insurance	
Products and Services	
Digitizing, classification and OCR	
Introduction	
2014	

Process

Service

Software

The Swiss branch of the French company, Tessi S. A. was established following the acquisition of RR Donnelley Switzerland.