



# Helvetia Italia and Nationale Suisse Italia reduce ISVAP penalty costs and risks

*Harnessing IBM Cognos and FileNet solutions with  
help from CST Consulting*

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## Overview

### Business challenge

The Swiss insurance groups Helvetia Italia and Nationale Suisse Italia needed to ensure compliance with the stipulations of a recent regulatory mandate, which defined stricter deadlines for settling insurance claims. In order to reduce the risk of fines for non-compliance, Helvetia Italia and Nationale Suisse Italia wanted to streamline their workflows and increase the visibility of mission-critical customer data. To achieve this, they needed to implement a professional content management solution.

### Solution

Ge.Si.Ass. s.c.a.r.l. is a cooperative company within the ICT industry, belonging to Helvetia Italia and Nationale Suisse Italia. The company engaged IBM Business Partner CST to implement an Enterprise Claims Dashboard based on IBM Enterprise Content Management (ECM) and IBM Cognos technologies. This web-based application allows Ge.Si.Ass.'s partner companies to track the claims payment process from registration to payment.

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Gruppo Helvetia Italia, founded in 1948, is headquartered in Milan and belongs to the Gruppo Helvetia Group, headquartered in San Gallo, Switzerland. Over the years, Helvetia Italia has strengthened its professional reputation and position in the market and now comprises other insurance companies such as Helvetia Compagnia Svizzera d'Assicurazioni SA, Helvetia Vita S.p.A., Padana Assicurazioni S.p.A., Chiara Vita S.p.A., GE.SI.ass s.c. a r.l. e APSA s.r.l.. The company currently has more than 400 distributing channels (agencies, brokers, banks, etc.) and over 400 employees.

Founded in 1973, the Nationale Suisse Italia Group is headquartered in Milan, Italy, and belongs to the Nationale Suisse Group, whose headquarters are located in Basel. Nationale Suisse Italia specialises in niche industries like engineering, the arts and nautical activities. Today, the corporation comprises other insurance companies, including Nationale Suisse S.p.A, and Nationale Suisse Vita S.p.A. The company currently has more than 250 distributing channels (agencies, brokers, banks, etc.) and over 80 employees.

Some years ago, National Suisse Italia joined forces with Gruppo Helvetia Italia to create a company called Ge.Si.Ass. s.c.a.r.l. This company was set up to provide ICT services and support for both groups, and help them develop new solutions to meet the needs of their businesses.

Ge.Si.Ass. discovered that one of the main concerns for the two insurance groups was complying with ISVAP (Italian Insurance Market Supervisor) regulations – a series of rules which establish deadlines for claims and penalties for delays in completing the whole payment procedure – in order to minimise its risk of being fined for not respecting strict deadlines. ISVAP assessments may be regular inspections at company offices or the result of complaints received by ISVAP from clients about improper conduct by operators. ISVAP sanctions relating to infringement of third party car insurance claims – one of the main areas of interest for Helvetia Italia – are constantly rising.



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## Business Benefits

- Reduced the risk of penalties to less than one percent.
  - Produced estimated savings of approximately €300,000.
  - Enhanced flexibility and scalability at a lower maintenance cost.
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In the past, the partner companies saved all the relevant information and data about car accidents claims on Excel spreadsheets, which reduced the visibility of the data. The lack of a centralised solution sometimes caused delays and limited the companies' ability to provide an efficient service to all their customers.

“The claims process is complex, and the way we were handling it was labour-intensive,” states Marco Sacco, CIO at Ge.Si.Ass. “Typically, several people are involved, and many documents need to be assembled within an established period of time – usually 30 days for car insurance claims.

“If the claimant forgets to provide some of the documents needed, or if the forms are filled in incorrectly, the process will come to a halt and can remain delayed for days until the client sends over the missing material,” continues Sacco. “In such cases, the company would be held indirectly responsible for delays, and might ultimately receive a penalty fine. Such penalties can vary from €600 up to €60,000.”

The two companies recognised the importance of the relationship between the company agent – who represents the company itself – and the claimant. Improving respect for deadlines, as well as providing transparency in the communication process, is therefore a crucial differentiator in the insurance industry.

“The relationship between the companies and their clients can be ideally compared to the relationship between a man and his wife,” says Marco Sacco. “Truthfulness, reliability, quality of the service provided and mutual respect are the key factors in both situations, and these are the values which distinguish our company from all the new, small, competitive insurance companies that appear daily on the market.”

## CST Consulting: a winning choice

To streamline its workflow processes and increase the visibility of its mission-critical customer data, Ge.Si.Ass. engaged IBM Business Partner CST Consulting to deliver a professional management and monitoring solution of business contents and processes.

“We purchased the software from IBM, and decided to choose an implementation partner that could deliver the project in a cost-effective way,” says Sacco. “We engaged CST Consulting because they had a reputation for high reliability, competence and efficiency, as well as being one of the most experienced IBM Business Partners in Italy for what concerns the management of documents and processes.”

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## Solution Components

### Software

- IBM FileNet® Business Process Manager
- IBM FileNet Content Manager
- IBM® Cognos® Now!
- CST Enterprise Claims Dashboard

### IBM Business Partner

- CST Consulting

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*“We have been greatly impressed by how well the solution is working, and how much time and money it is saving the companies.”*

— Marco Sacco, CIO, Ge.Si.Ass.

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CST Consulting managed both the implementation and development phases of the FileNet-based project, finalizing it in less than three months and with no significant issues.

## Improved data management with Enterprise Claims Dashboard

Despite initially having considered other options, including EMC Documentum, Ge.Si.Ass. decided that IBM FileNet Content Manager was best suited to its business processes and strategies.

“We chose IBM FileNet Content Manager primarily because we needed to migrate from the old version of Content Manager, and wanted the process to run as smoothly as possible and in total transparency for the user,” says Sacco. “In addition, FileNet offers interesting development opportunities for future projects, due to its flexibility and scalability.”

The Enterprise Claims Dashboard, developed by IBM Business Partner CST Consulting and based on IBM FileNet Content Manager technology, is a web-based application solution that has enabled both companies to monitor and track the claim payment process from registration to payment. In addition, the companies have implemented IBM Cognos Now!, FileNet Business Process Manager, and FileNet Content Manager software solution.

IBM FileNet Content Manager software is used to archive all claims documents and all attachments, while IBM FileNet Business Process Manager defines claims processes, integrates with the existing claims application, and assigns activities and deadlines for users. IBM Cognos Now! generates customised dashboards that enable department managers to gain 360-degree awareness of active claims, as well as providing a head-up display for key performance indicators.

“The most important component of the solution is, undoubtedly, FileNet Business Process Manager,” explain Anna Biassoni and Luciano Balzarini from CST Consulting. “This application has introduced the concept of a single ‘business entity’, which didn’t exist at all with the previous Excel-based spreadsheets,” adds Balzarini. “Another striking feature of BPM is the ability that the companies gained to monitor the whole claims process in a faster, more detailed fashion. All the different departments at the two companies are now aware of the overall workflow and can respond accordingly,” concludes Biassoni.

## Remarkable long-term savings

Thanks to the IBM solution, Helvetia Italia noticed several impressive results: “The risk of being fined for not respecting the ISVAP’s deadlines has now been reduced to under one percent,” states Giuliano Cassamagnago, Chief Claims Officer at Helvetia Italia “And, as a consequence, the company’s estimated savings for Helvetia Italia alone have increased to approximately €300,000.”

Helvetia Italia and Nationale Suisse Italia can now respond much faster in case of delays in the procedure, even when a deadline has not been met: “The Enterprise Claims Dashboard is the perfect tool for allowing us to know exactly when and how to take action, particularly on claims that are about to expire and that might represent serious risks of penalties,” adds Giuliano Cassamagnago.

Moreover, the solution is easier to maintain and update as new versions are released, so its reliability is far greater than the legacy system.

“We have been greatly impressed by how well the solution is working, and how much time and money it is saving the companies,” concludes Sacco. “One of our future projects is to extend the IBM FileNet document management system to the whole volume of documents managed by Helvetia Italia and Nationale Suisse Italia, including suppliers’ invoices and written material currently stored at other sites.”

## For more information

To learn more about IBM Enterprise Content Management solutions, contact your IBM sales representative or visit: [ibm.com/software/ecm](http://ibm.com/software/ecm)

To learn more about products, services and solutions from CST Consulting, visit: [www.cstconsulting.net](http://www.cstconsulting.net)



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