

**Overall Best: Wonders - HDFC Standard Life Insurance  
PC Quest - Mumbai, June 17, 2007**

Winners don't do different things; they do things differently. And that's precisely what this project has proved to be doing. The acceptance of the project from the users is very high on the scale of satisfaction as each one of them sees benefits from it for themselves and not only the organization. This implementation has not only eliminated paper from the office except two places—one where the actual policies come and are scanned, and two the warehouse where they are stored.

Sunil Rawlani, CIO, HDFC Standard Life, said, "If you want to drive a cultural change in an organization, you have to address what is in a project for everyone involved." He is an MBA (1988) and BS, Computer Science (1986) from Kent State University, USA. While his professional interests include Business Transformation, Technology Value Systems and Organisational Behaviour, he is fond of Photography and Music on personal front. He has 21 years of total work-ex with the likes of Standard Chartered Bank, ANZ-IT and Philips

This project is doing WONDERS and bringing to fore, capabilities of a BPM (business process management) system. It is an enterprise wide workflow system integrated with a Document Imaging System. The system integrates with other existing front-end and backend systems transforming as the backbone for the organization's process automation. WONDERS is one of its kind projects that has managed to leverage the power of a BPM suite, make the users understand the benefits of using such a system.

Not only that, the deployment has brought about huge increase in the productivity and efficiency upheavals. As much as 300% reduction (5-6 days to 1.5-2.5 days now) has been achieved in reducing TAT for processing new business cases and they have also been able to reduce the time taken in underwriting and handling queries by a good 40%.

Right now, the complete working environment has moved to the workflow system and the paper and file movement across the organization has been reduced to only one department that introduces the case files into the system. Even with 100 percent increase in number of proposals, shift times post WONDERS reduced from 12 hours/day to 7-hours/day building close to 300 percent back office capacity. Not only that, 20% errors on 140,000 proposals in 2003, against 5% errors on 250,000 proposals in 2004/5 (savings on re-working proposals).

Beyond that, the system uses the FileNet scanned and managed images of the business cases. The efficiency of the imaging system being used (FileNet) is visible in the fact that a user/underwriter can even distinguish change in the color of inks used while filling the forms, and therefore weeding out fraud entries. TIBCO Staffware is being used for workflow management.

HDFC Standard Life has automated New Business, Claims, Complaints and Part of Policy Servicing processes as part of WONDERS. The implementation also enables reducing the number of query calls that came in to the staff and required frequent visits through the hard copy files of the cases. Now all data and progress of a case are visible to them on an internal portal accessible to the sales staff. This has reduced the time and increased the efficiency for all processes. The consumer is benefiting from the deployment too.

They need not wait for days and months to get their queries sorted out and claims settled. The customers can also view the status of their case/policy over a portal for which an identification number is provided to them. Regulatory policies like settling a claim over a maximum of two days are also being followed strictly due to this workflow management system. So the follow up has become a lot easier at any level required.

It is not only the direct saving of time and money, and other implied benefits, but WONDERS has also brought in immense automation in the way technology can be used. The users required dual monitors/screens where they could simultaneously see the scanned case document and index it on a workflow management system. For this, WONDERS' implementation team decided to use the regular 17" monitors tilted at 90 degrees so that each

page of the scanned document was visible from top to bottom in one go without the need to scroll up or down. While using larger screens was another choice available, it required huge inputs of money and special service whenever called for. While there are controls on who can see which application or part of it, there are also provisions where some authenticated users can open multiple windows to access required information to complete the task at a particular step. For instance, while evaluating a case the Underwriters can access the medical records, the alteration history, audit trail etc, all at the same time, to arrive at the final decision.

You can even push high all risk-value cases in a manner that they arrive at only senior-most underwriters. The system does not allow two underwriters to open the same case, thereby, avoiding duplication of work. There is a reduction of time taken on business logged by 10-15%. This time can be spent by the entire sales force spends on the field for ensuring more deals.