



Industry  
Insurance

Process  
Claims processing  
Customer service

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Increasing a multi-line insurer's debt recoveries by 30 percent while reducing the time taken for settlement of claims by 40 percent

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This client is a leading provider of insurance products in Europe with substantial business entities and units located around the world.

In the highly competitive insurance business where the bottom line has become a singular focus and customers are less loyal than ever, our client's challenge was to efficiently manage and improve its debt recoveries collections, while enhancing the customer experience.

In 2004, the company recognized that by outsourcing the entire motor claims recovery and dispute management operations to a third party provider, it will be able to tap into a team of trained insurance specialists and leverage proven tools, methodologies and quality assurance processes. This will in turn, allow management and staff to increase its focus on its core business. In the scope for transformation included key processes within the client's general insurance business, debt recoveries collections and dispute management of claims.

### The WNS Solution

WNS focused on transforming the key processes of the client's motor claims recovery business to eliminate system inefficiencies and reduce the claim lifecycle.

By re-engineering the delivery teams to include insurance specialists, creating activity-based teams, implementing distributed workflow processes, introducing Six Sigma initiatives establishing effective communication frameworks and designing efficient tracking systems, WNS was able to minimize costs and increase revenue while improving quality and efficiency.

### Key features of the WNS solution

- **Realigning processes by type and complexity**, thus increasing efficiency and reducing claims processing time
- **Restructuring the team for maximum effectiveness** by appointing specialist groups according to skill-sets

- **Introducing a new customer ownership model** wherein WNS implemented a communications model whereby a single team member was responsible for customer communications
- **Maximizing productivity per resource** by implementing LEAN Six Sigma programs to ensure real time inputs and motivate the teams to achieve established targets
- **Reducing claims cycle time** by implementing a process to ensure that claims were automatically sent to the WNS team within three days of initiation, thus not only reducing elapsed time, but also avoiding loss of claims in the system
- **Implementing a daily dashboard** whereby key metrics related to claims were farmed daily in order to accurately capture data and report it in real time
- **Restructuring and re-engineering processes supporting claims tagged for litigation** to ensure that their lifecycle was reduced. The speed at which a claim was sent to legal counsel was increased by 90 percent.

## Extending Your Enterprise

The WNS team significantly increased daily collections for its client and reduced claim lifecycle time resulting in greatly elevated customer satisfaction levels. Moreover, WNS was able to add value by generating additional business through increased collections per year, significantly impacting the business unit's bottom line.

## Benefits delivered by the WNS team

- Increasing daily collections by 30 percent within the first year resulting in significant financial advantages for business
- Reducing claims settlement time by almost 40 percent from 212 days to less than 130 days, resulting in higher customer satisfaction
- Increasing the speed at which claims were sent to legal counsel by 90 percent from over 25 days to less than two days immediately after transition
- Generating additional business of 5 percent amounting to GBP 3.6 million in collections per year by identifying revenue leakages caused by claims that were not being registered in the system.

## About WNS

WNS (Holdings) Limited (NYSE: WNS), is a leading global business process outsourcing company. WNS offers business value to 200+ global clients by combining operational excellence with deep domain expertise in key industry verticals, including Travel, Insurance, Banking and Financial Services, Manufacturing, Retail and Consumer Packaged Goods, Shipping and Logistics, Healthcare and Utilities. WNS delivers an entire spectrum of business process outsourcing services such as finance and accounting, customer care, technology solutions, research and analytics and industry-specific back-office and front-office processes. WNS has over 23,000 professionals across 25 delivery centers world-wide, including Costa Rica, India, the Philippines, Romania, Sri Lanka and United Kingdom.

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To learn how we can help extend your enterprise,  
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