

GRAPHTALK A.I.A HELPS APICIL GROUP POSITION AS A LEADER IN INCOME PROTECTION AND HEALTHCARE INSURANCE

CSC

Groupe

APICIL

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THE APICIL GROUP CONSOLIDATED ITS POSITION AS A LEADER IN INDIVIDUAL AND GROUP RISK AND HEALTHCARE INSURANCE IN 2010 BY SECURING 1 BILLION IN INSURANCE PREMIUMS. CSC'S ADMINISTRATION SOLUTION, GRAPHTALK A.I.A, CONTRIBUTED TO THIS ACHIEVEMENT BY MANAGING THE GROUP'S ENTIRE HEALTH AND RISK & PROTECTION PORTFOLIOS.

FIFTH LARGEST PRIVATE INSURANCE PROVIDER IN FRANCE

APICIL is one of the top French providers of group and individual private insurance, specialising in four key areas: health, risk & protection, savings, and pensions. With more than 1.47 million insured and over 50,000 group policies, its solutions encompass the needs of both individuals and group policy holders.

The APICIL operates two distinct service lines: the administration of private insurance for executives and non-executives, and risk & protection (health, risk and protection, and savings).



"The aim of the TRILOGIC programme was to simplify our information system, and of course modernise it in order to make it more open in terms of customer service - enabling us to implement a system that now provides a unified view of clients across our many components of the application."

PASCAL PROTON,
Technical and Management Director,
APICIL Group

THE TRILOGIC PROGRAMME - MORE THAN AN IT PROJECT

In order to gain competitive advantage in this market, APICIL decided in 2007 to overhaul its information systems. To achieve this, it undertook a large-scale project to reorganise, optimise and develop the activities across the entire Group.

As its name implies, the TRILOGIC programme was a project comprising three parts, whose aims were to:

- **Support** the future growth of its private insurance business
- **Improve** management and coordination between the different service lines
- **Improve** operational quality and productivity by adopting common business process flows across the multiple lines of business.

TRILOGIC involved the organisation's entire workforce: more than 850 employees were directly impacted, and more than 70% of its processes were adapted. This was not just an IT project, but also a complete transformation of the enterprise and of its information systems (staff, processes and IT tools).

By replacing legacy systems, which had been built piecemeal on multiple technology platforms, with a single, modern and productive environment, TRILOGIC has now established APICIL as a leader in its field.

CHOICE OF SOFTWARE SOLUTION

Its objectives for the information systems overhaul were: to replace the existing tools with a single tool for the end-to-end management of the Group's risk & protection operations; to provide a dedicated management platform for distribution partners; and to achieve a unified view of customers through the synchronisation of data.

For its risk & protection operations, APICIL began by comparing the relative merits of choosing a packaged solution or opting for an in-house development.

APICIL opted for a packaged solution in order to reduce implementation time, to benefit from the long-term maintainability of the system, and to save money on information systems maintenance.

Commenting on APICIL's decision to choose GraphTalk A.I.A, Pascal Proton says: *"After several months of reflection and comparison of the solutions we had down selected, we finally chose GraphTalk A.I.A as the solution best suited to our requirements, from both a technical and functional perspective."*

APICIL chose CSC's GraphTalk A.I.A as it felt it needed an advanced information system capable of replacing the legacy systems currently managing many of their applications. The flexibility of GraphTalk A.I.A, coupled with its innovative capabilities and ease of maintenance, were among the determining factors for choosing it. Moreover, the solution promised to be able to be highly responsive to APICIL's future strategy and direction, not least in the creation of new products.

THE INFORMATION SYSTEM UNDERPINNING APICIL GROUP'S DEVELOPMENT STRATEGY

With a target of doubling its turnover in five years, the APICIL Group's development plan was extremely ambitious. This ambition demanded significant enhancements to its information system in order to:

- **Enable single client view** and cross-selling in order to improve service quality and the strength of client relationships
- **Support increased volumes** of transactions following the boost in turnover
- **Ease the handling** of new business or new management portfolios.

To meet these objectives, the TRILOGIC project team moved the entire contract portfolio and product catalogue onto a single one of the existing platforms and implemented a tool to enable applications to talk to one another. They also reconfigured all the health and risk & protection back offices, both individual and group, at the same time creating interfaces with APICIL's remaining applications. All of this was preparation for the business transformation work in improving individual team skills and preparing for the potential disruption to business during the switch-over to the new system.

CLOSE COLLABORATION

Virginie Vanpeene, APICIL's Director of the TRILOGIC Programme, describes the collaboration between the CSC and APICIL teams:

"There were two different kinds of collaboration. The first involved mostly the regular teams and the enhancement of GraphTalk A.I.A to meet our specific needs, during which we worked in close collaboration. This collaboration was destined to be a "win-win" situation as we provided our business experience to the CSC teams and they, in turn, produced a tool that matched our requirements."

The second example of collaboration came during the later phases of this four-year project. The initial work with the project teams was far from straight forward due to certain concepts which we initially found difficult to take on board, but which were nonetheless pre-requisites for a successful outcome to the work. However, thanks to mutual understanding and excellent collaboration, which became stronger as the work progressed, we were able to overcome these difficulties."

In order to complete this innovative programme, APICIL's management set up a highly motivated and collaborative project team who worked in close partnership with CSC. This partnership withstood any difficulties, thanks to the ability of both teams to adapt to circumstances and to work towards a mutual level of understanding.

The desire to make progress and to adapt their working methods, so as not to lose sight of the project milestones, enabled both teams to constantly refine the joint project methodology by observing fixed deadlines and budgets.

The CSC team was able to meet the programme's many challenges by constantly adapting its approach and working methods. In particular, we all managed to observe the need to remain 100% faithful to the core application.

THE BENEFITS OF A TAILORED SOLUTION

Thanks to the successful collaboration with CSC, the Group now has a unique tool for all lines of business, both individual and group. This new system delivers new processes which have built-in controls and work distribution that enable improved process management overall. This means the new system can support wider variability in process without reducing productivity - indeed with substantially improved productivity.



"Agility, flexibility and the ability to make allowances for one another's strengths and weaknesses are the factors which have enabled us to succeed. Not forgetting, of course, the level of trust that has been established between the CSC and APICIL teams, and their mutual respect for one another's qualities."

VIRGINIE VANPEENE,
APICIL's Director of the TRILOGIC
Programme

GraphTalk A.I.A not only widens the range of available options for implementing process management rules, but also enables APICIL to become more adept at designing products which are ever more appropriate to client requirements.

"An additional benefit for us comes from the same system being used by all our administrators, giving them a common tool for cross-policy processing. This means any administrator can deal with all clients, whether they work in healthcare insurance or group contracts, for example. It is precisely this kind of cross-domain processing which enables APICIL to improve the quality of service we deliver to individual customers," concludes Virginie Vanpeene.

By establishing such an innovative information system, APICIL can guarantee its clients the best possible service.





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About CSC

The mission of CSC is to be a global leader in providing technology enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs. The company trades on the New York Stock Exchange under the symbol "CSC."

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