CASE STUDY

BLACKBERRY SOLUTION HELPS INSURANCE COMPANY EXPEDITE VEHICLE INSPECTIONS AND ISSUE COVERAGE

Industry

• Insurance

Region

Latin America

Company Size

Large Enterprise

Solution

- Prior Vehicle Inspection Form App by Sondeos™
- BlackBerry® Enterprise Server

Provincia Seguros S. A. is an Argentinean insurance company and member of Grupo Banco Provincia, which provides insurance services to both individuals and businesses in the manufacturing, commercial and professional sectors. The company has 29 offices in Buenos Aires and throughout the country.

The Challenge

Provincia Seguros was looking for a way to expedite their auto insurance underwriting process. In the past, sales agents would have to fill out paper forms and then send them to the company. All this took place before even inspecting the vehicles, which would take place over the next 48 to 72 hours.

This process not only demanded a number of company resources and involved separate departments, but by the time the administrative work was complete, the actual inspection often had to be rescheduled because the applicant could no longer be present.

The Solution

Provincia Seguros provided 300 sales agents with BlackBerry® smartphones equipped with the Prior Vehicle Inspection Form App. The app was developed by Sondeos and was designed to allow sales agents to complete the vehicle verification, while with the owner. The app can be easily managed on the company's BlackBerry Enterprise Server.

Sales agents enter key data on their BlackBerry smartphone using multiple-choice questions about the vehicle's condition. The app then asks agents to take pictures of the car. The pictures are automatically attached to the digital form, helping to ensure that the wrong photo can't be attached to an inspection report.

"If an agent doesn't completely fill out a required section on the initial inspection form, the app won't continue to the next screen or section of questions," said Gaston Girotti, Account Executive at Sondeos. "This helps ensure that all forms are as comprehensive as possible."

Once the required information has been entered, a message is displayed to confirm the accuracy of the information and indicates that the app is automatically sending the form and photos. When the form has been completed and sent, provisional coverage is issued for the applicant's vehicle.

Provincia Seguros' Benefits

The BlackBerry solution has helped to automate the auto insurance underwriting process, allowing agents to quickly complete forms on their BlackBerry smartphones.

"Everything has changed dramatically," said Daniel Adrian Puccio, Assistant Manager of Processes, Standards and Quality for Provincia Seguros. "A process that was paper-based and required a second trip to do inspections became a three- or four-minute process performed by sales agents on their BlackBerry smartphones."





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Daniel Adrian PuccioAssistant Manager of Processes, Standards and Quality

and Quality
Provincia Seguros



The time needed to issue insurance has been greatly reduced. Sales agents can provide better customer service by offering coverage more quickly and efficiently. The company has also cut costs that were previously associated with coordinating departments and performing previous inspections.

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The built-in camera on the BlackBerry smartphones is a vital, convenient tool that's virtually eliminated the need for a second trip to perform inspections. It's also helped reduce costs related to the use of paper forms and the administrative work needed to enter data and download the photos to the company's information management system.

"The agent can fill out an application form at 6 p.m. on Sunday and five minutes later, the company receives all the necessary information, so the vehicle is almost instantly covered," said Girotti.

Key Benefits

- Helped speed up the vehicle verification process
- Reduced the time needed to issue policies
- Delivered better customer service and faster coverage issuance to clients
- Improved productivity by eliminating paper forms and downloading data
- Reduced costs associated with initial vehicle inspections

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