

# CLAIMS PROCESS MAPPING FOR DONEWELL LIFE: RECOMMENDATIONS FROM A MENTOR AND THE IMPACT ON OUR BUSINESS.

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# OUTLINE

- ⦿ DONEWELL: THE COMPANY
- ⦿ CLAIMS PROCESS OPTIMIZATION: OBJECTIVES
- ⦿ STARTING POINT: AS-IS-MAP
- ⦿ RECOMMENDATIONS FROM MENTORING PARTNERS
- ⦿ RECOMMENDATIONS IMPLEMENTED: 3 EXAMPLES
- ⦿ IMPACT
- ⦿ OUTLOOK



# THE COMPANY

## ◎ **PROFILE:**

- ✓ A private Limited Liability Company wholly owned by Donewell Insurance Company Limited.
- ✓ 7<sup>th</sup> out of 17 Life Companies in terms of premium income. (2008 insurance survey)
- ✓ 28 branches
- ✓ 72 staff
- ✓ 75 active agents
- ✓ 25,000 policies

## ◎ **PRODUCTS:**

- ✓ Pension Plan
- ✓ Child Education Policy
- ✓ Funeral Policy
- ✓ Loan Protection
- ✓ Mortgage Policy
- ✓ Group Pension/Term
- ✓ Micro Insurance



# MICRO INSURANCE

## ◎ FACTS AND FIGURES:

- ✓ 13 branches
- ✓ 40 officers involved in the administration
- ✓ 20 active collectors
- ✓ 5,500 policies (Edwadifuo = 4,000 and SkuulBoafo = 1,500)

## ◎ PRODUCTS:

### ✓ EdwadifuoAhubanbo (Protection for Market Sellers):

- Daily contribution of GHC 1.00 (USD 0.70) or more.
- Saving account recoverable every 3 months.
- Investment towards retirement
- With life cover of GHC 500 (USD 350).

### ✓ SkuulBoafo (The School Helper):

- Daily contribution of GHC 1.00 (USD 0.70) or more.
- Term fees recoverable every 4 months.
- Investment towards child education.
- With life cover and disability benefit of GHC 500 (USD 350) per child respectively.



12.11.2009



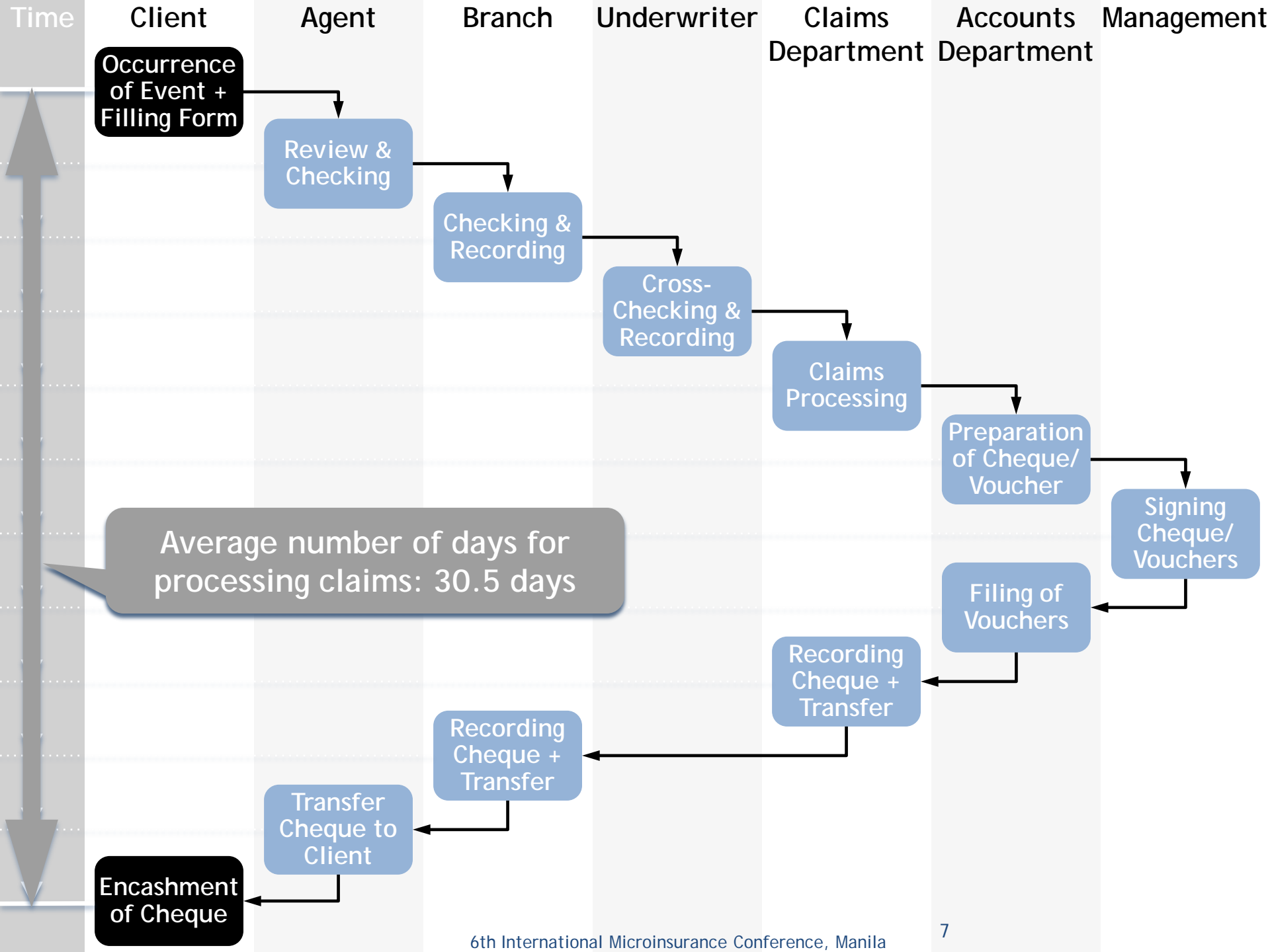
# CLAIMS PROCESS OPTIMIZATION OBJECTIVES

- ⦿ **FAST** – entire process less than one week
- ⦿ **EFFICIENT** – limit redundancies
- ⦿ **APPROPRIATE CONTROLS** – effective but reflecting the lower risk of microinsurance
- ⦿ **COST SAVINGS** – must lead to cost overall savings
- ⦿ **LIMITED IMPLEMENTATION COSTS** – within the means of Donewell Life
- ⦿ **IMPROVE INTERNAL COMMUNICATION**
- ⦿ **IMPROVE SERVICE DELIVERY TO CUSTOMERS**

# STARTING POINT AS-IS MAP

“If it must be done,  
it must be DONEWELL”





# RECOMMENDATIONS BY MENTORING PARTNERS

## SHORT-TERM:

- Accountability for Claims Documentation
- Elimination of Redundant Processes
- Centralized Claims Tracking System
- Adjustment of small claims processing

IMPLEMENTED

## MEDIUM-TERM:

- Product Re-design (by February 2011)
- Training for staff/agents (by March 2011)

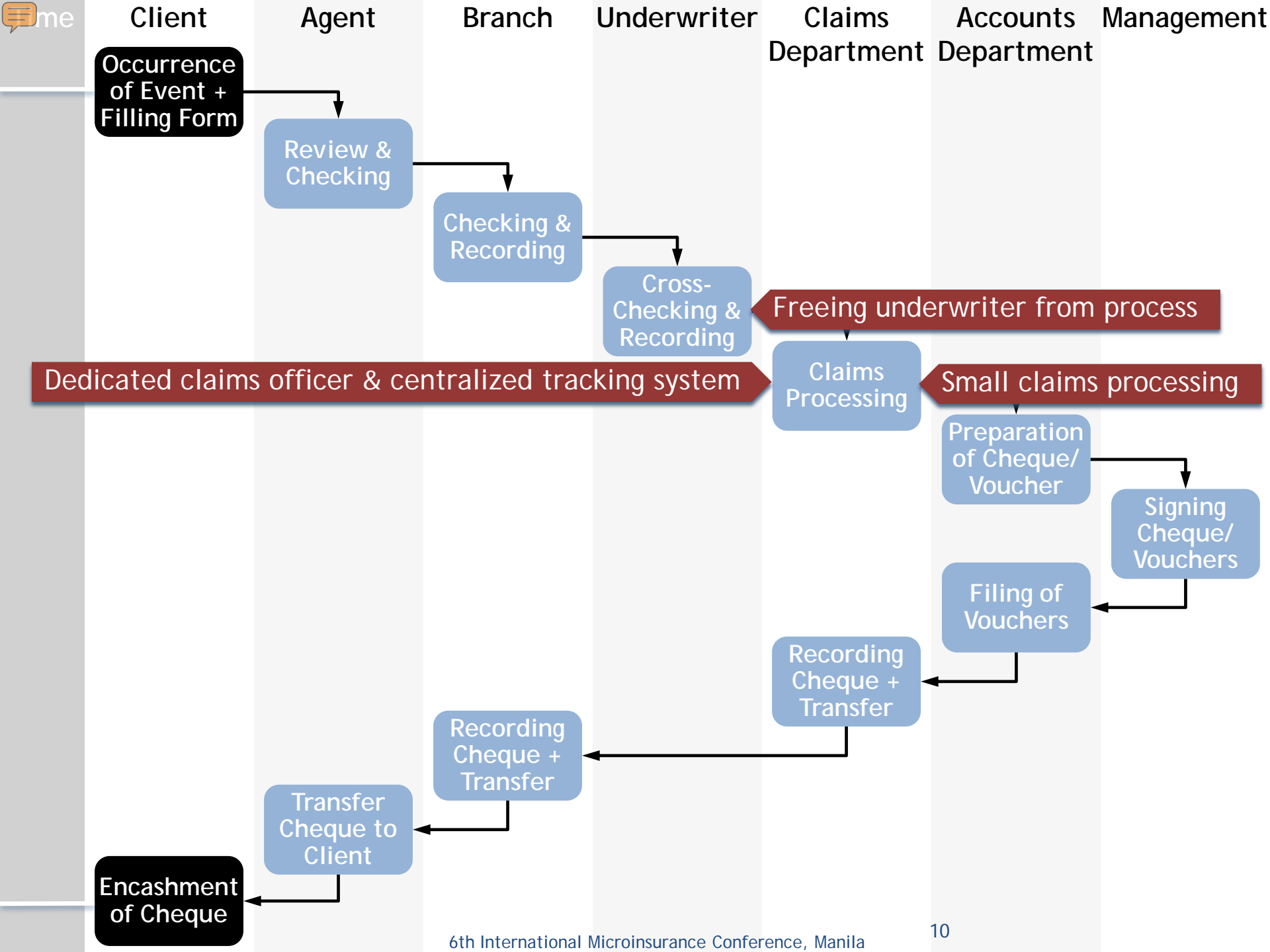
IN PROGRESS

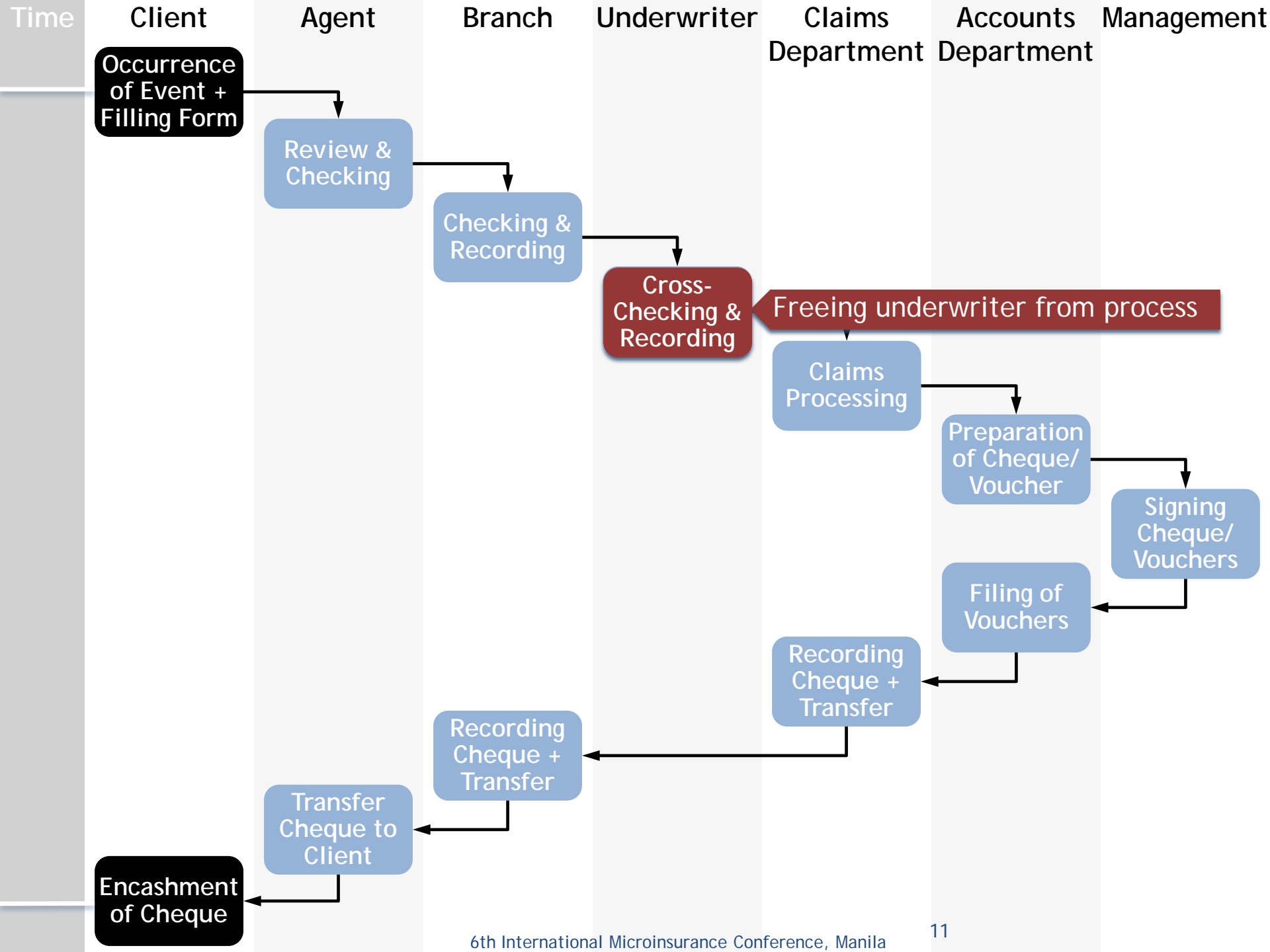
## LONG-TERM:

- Adequate computerized MIS (End 2011)



# RECOMMENDATIONS IMPLEMENTED - 3 EXAMPLES







Client

Agent

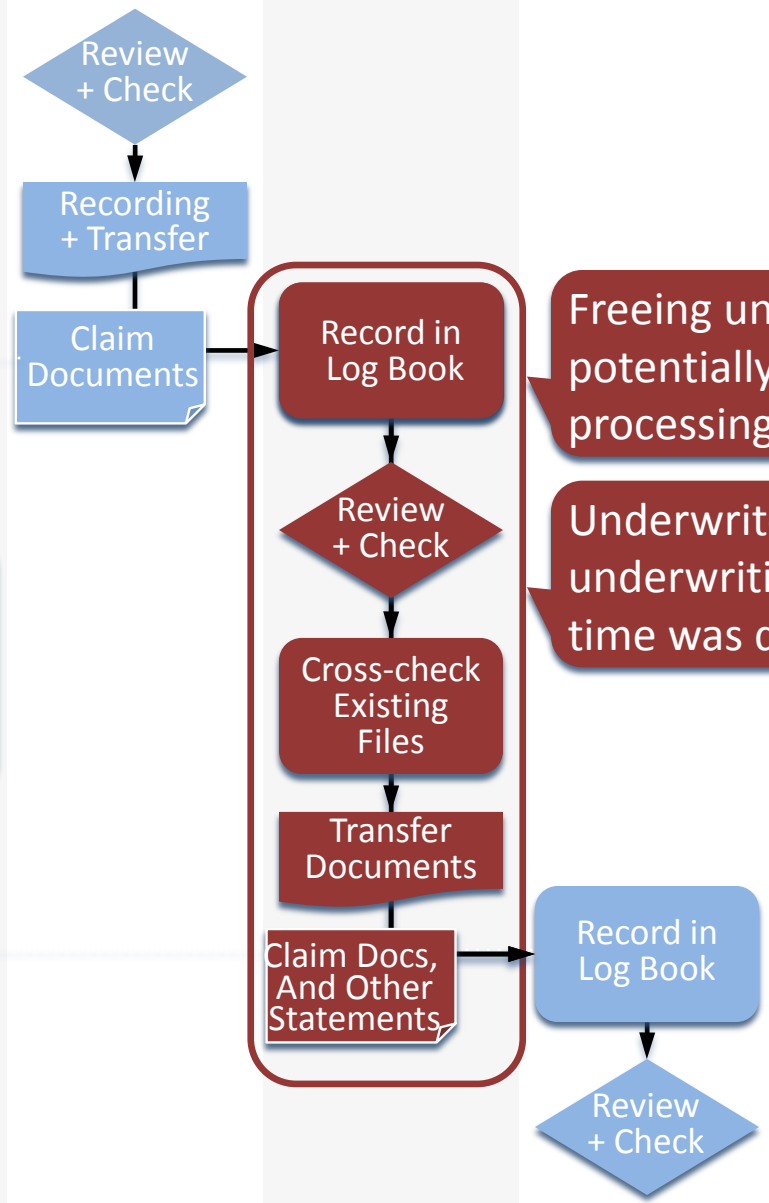
Branch

Underwriter

Claims Department

Accounts Department

Management

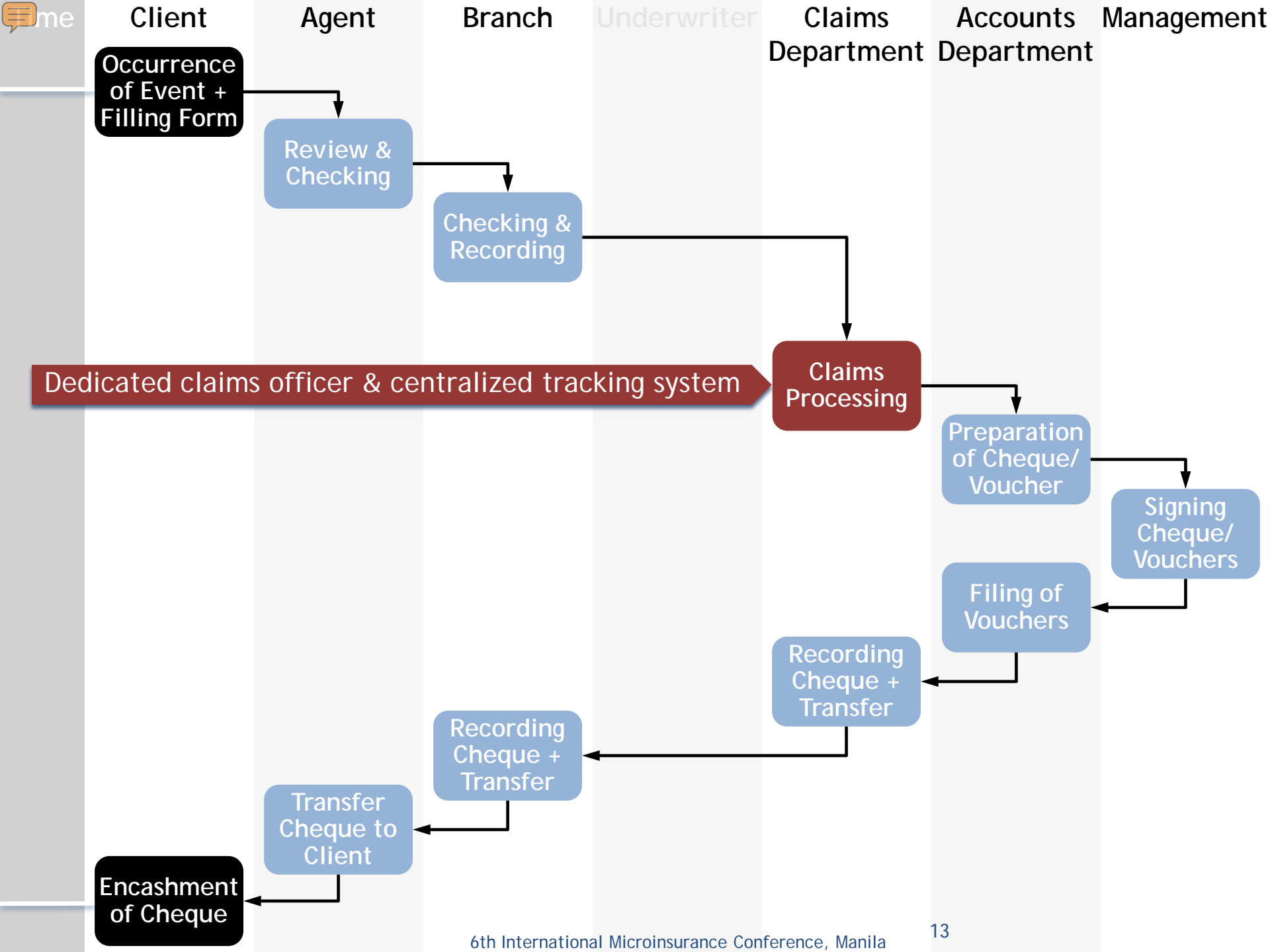


Freeing underwriter from process potentially decreases claims processing duration by 4.5 days.

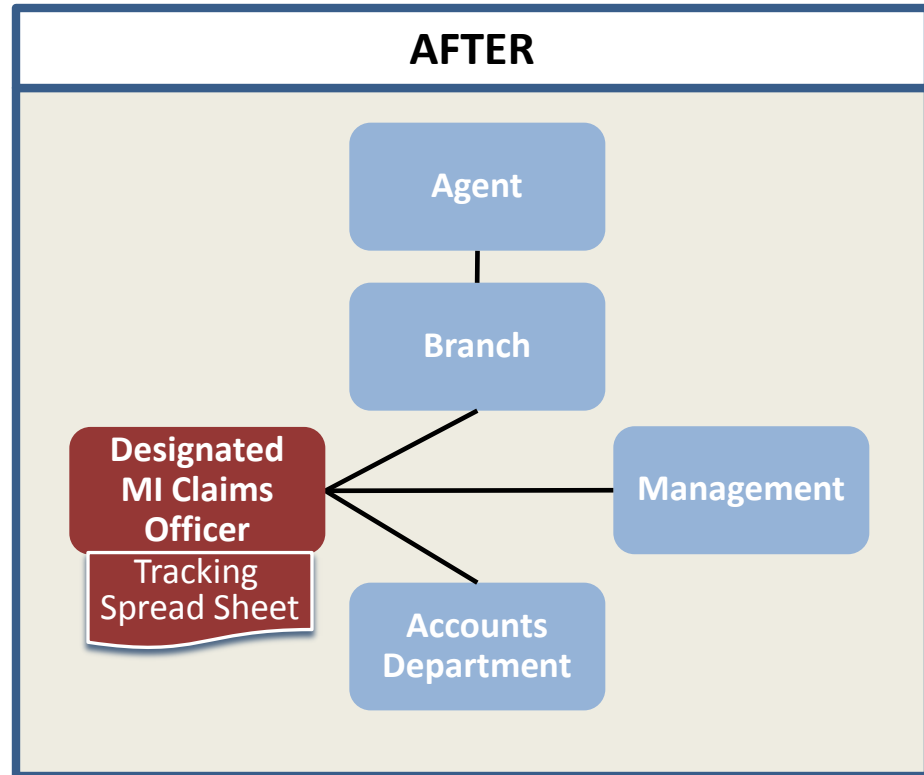
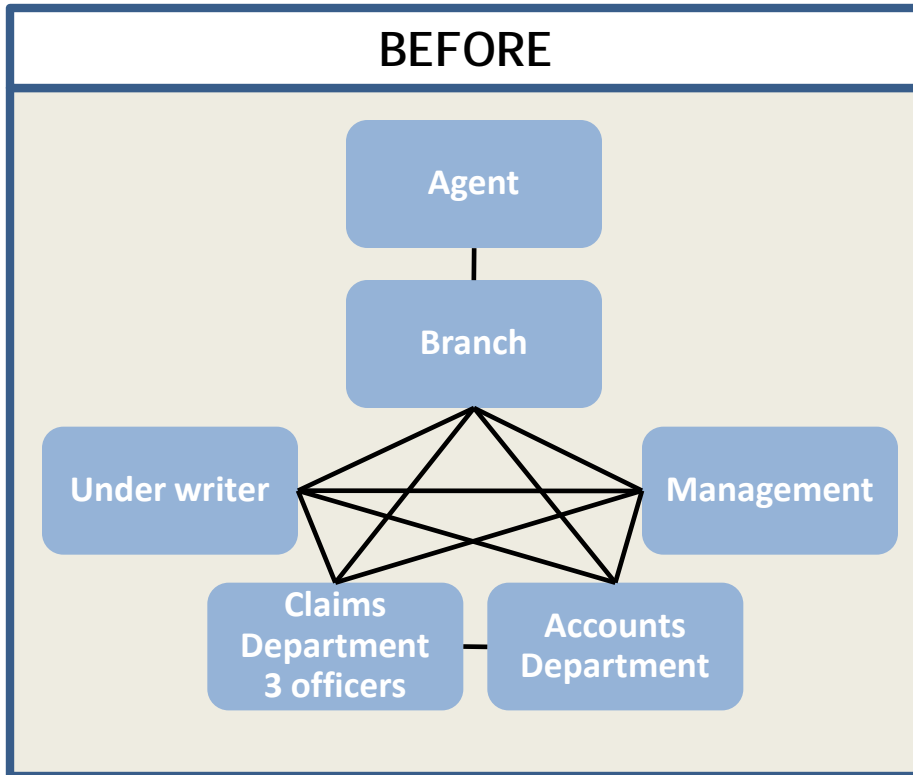
Underwriter can concentrate on underwriting (10 % of his working time was dedicated to MI claims)

Average time for processing claim with underwriter: 4.5 days





# CENTRALIZED TRACKING SYSTEM



## Tracking system of claims:

- If branch staff wants to know where the claim is processed, he needs to contact each department directly. (up to 4 units)
- No responsible person for processing claims.
- No claim tracking system.

## Easy central tracking system of claims:

- A designated claims officer is responsible for tracking all microinsurance claims.
- The designated officer is also responsible for processing all microinsurance claims.
- Claim tracking spread sheet monitors all stages in claims processing.

Occurrence of Event + Filling Form

Review & Checking

Checking & Recording

Claims Processing

Small claims processing

Preparation of Cheque/ Voucher

Signing Cheque/ Vouchers

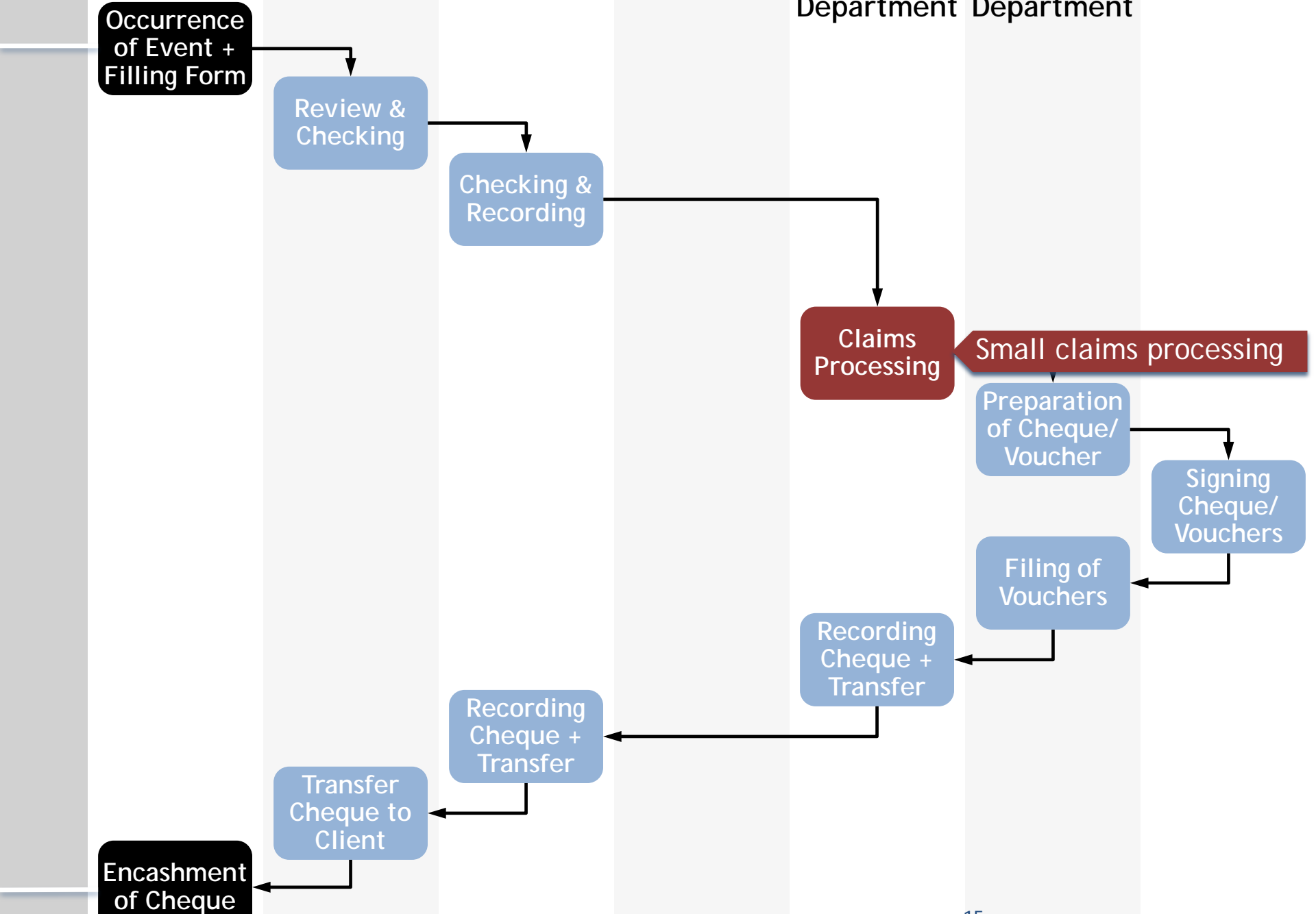
Filing of Vouchers

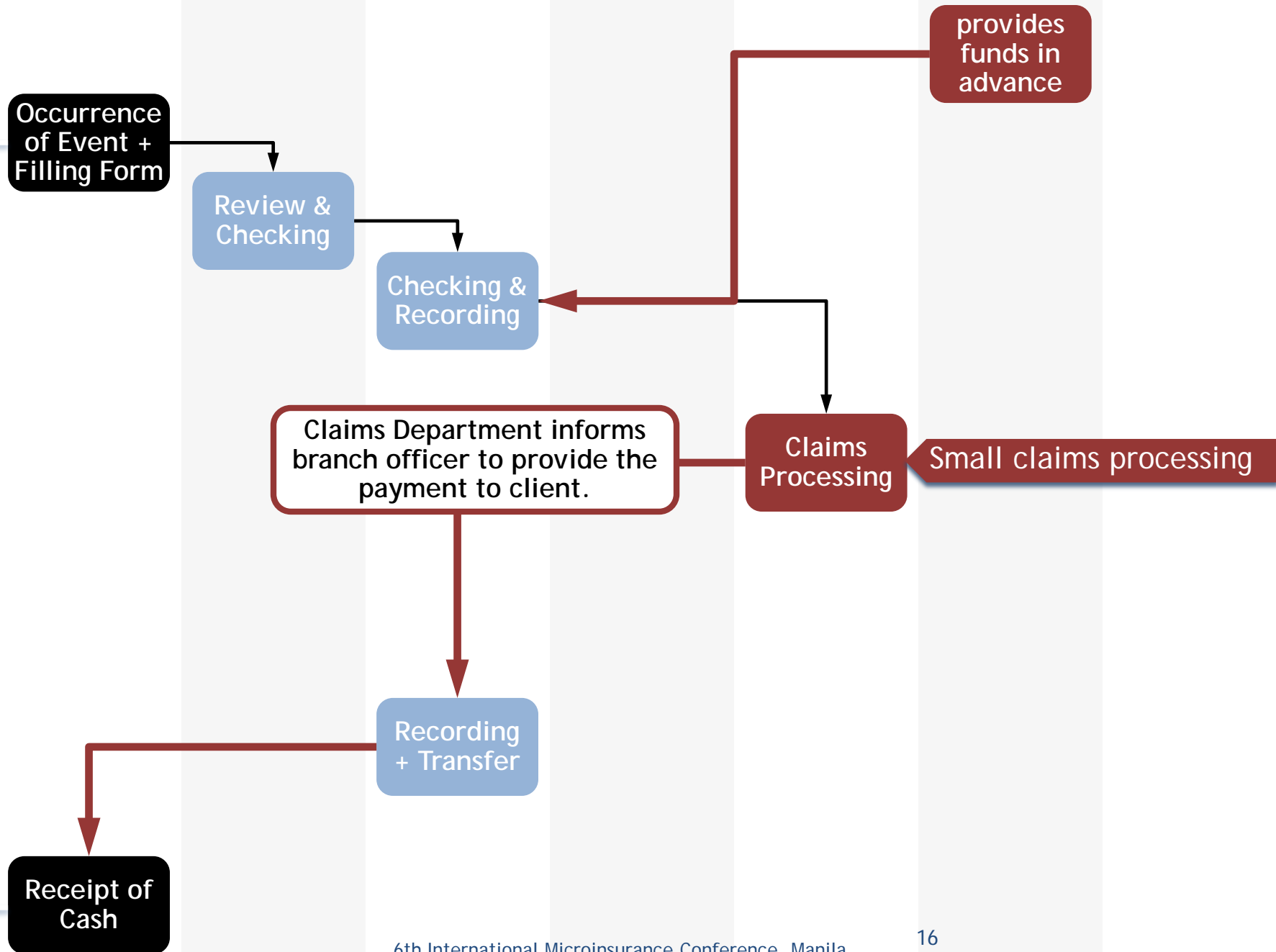
Recording Cheque + Transfer

Recording Cheque + Transfer

Transfer Cheque to Client

Encashment of Cheque

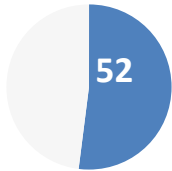




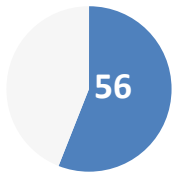




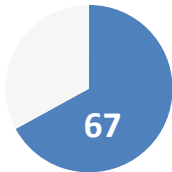
# STAFF FEEDBACK



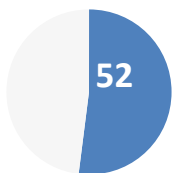
52 % of staff/agents were able to better explain the claims process to the clients.



56 % of staff/agents identified improvements in terms of duration of the claims process.



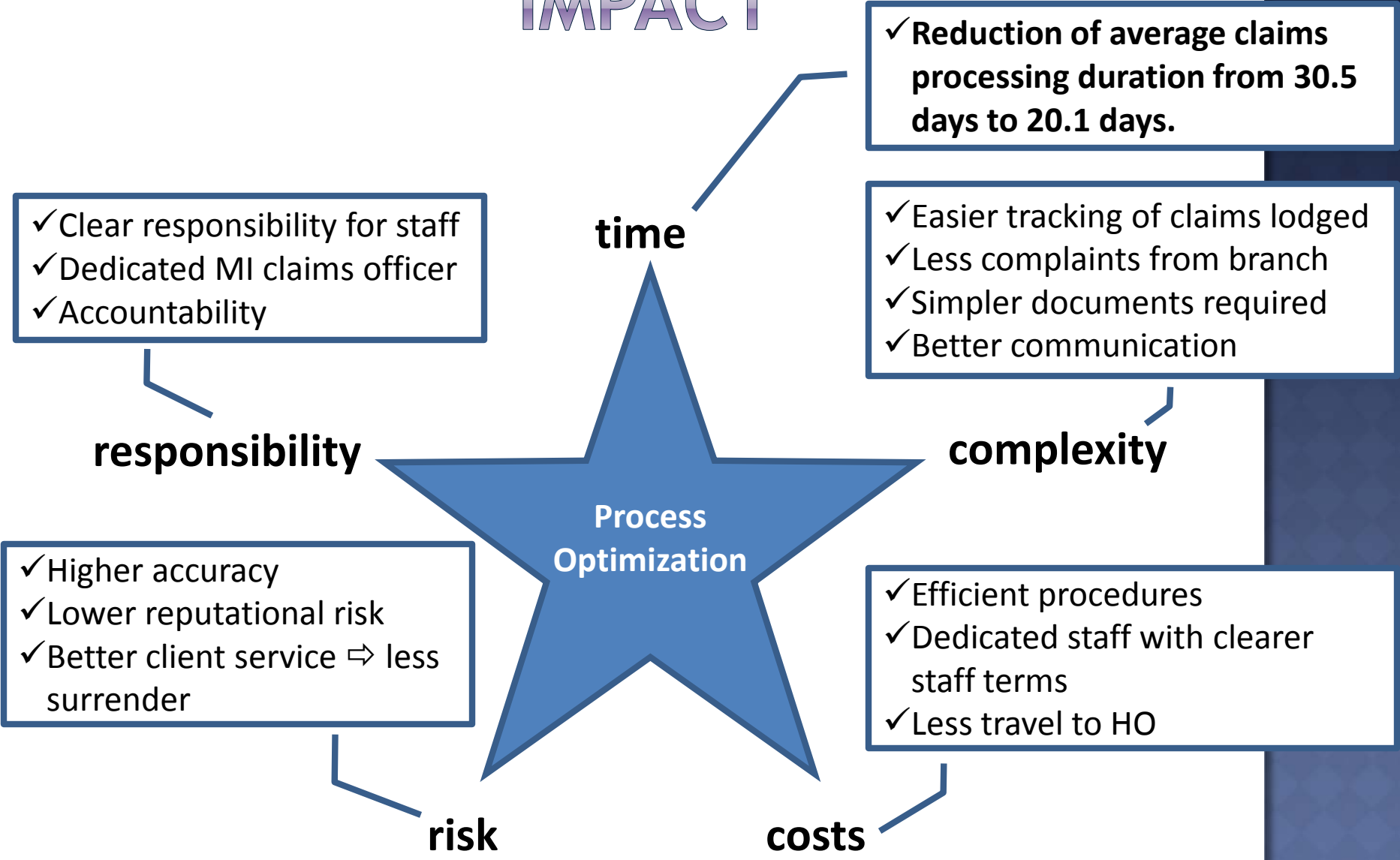
67 % of staff/agents are able to better measure and monitor claims duration.



52 % of staff/agents are of the view communication with head office has improved.



# IMPACT





# OUTLOOK

## CLAIMS PROCESS OPTIMIZATION:

- Continuation of the claims process optimization by implementing the medium and long term recommendations
- Measuring the impact on our business.
- Should be map in all branches ⇒ Claims processing in less than a week.

## PREMIUM COLLECTION PROCESS OPTIMIZATION:

- We are currently undertaking a premium collection process mapping - optimization.
- We are exploring mobile banking and other technologies.

THE END

◎ THANK YOU