The Delta Lloyd Challenge

The Delta Lloyd Challenge:
Re-engineering Document Workflow for Profit

As a client focused service provider, Delta Lloyd Life offers a wide range of insurance products under a single umbrella—from savings accounts to complex insurance products and financial planning services. These services are provided via various distribution channels including direct sales, independent insurance agents and banks through affiliates like Delta Lloyd Bank (for private individuals) and Bank Nagelmackers 1747 (for private banking and capital management).

Established in July 2001 when the Belgian offices of CGU Life, Norwich Union, and OHRA Leven merged, Delta Lloyd Life is part of the Dutch insurance group Delta Lloyd NV, a subsidiary of AVIVA. With annual revenues of approximately $5.6 billion, Delta Lloyd produces hundreds of new and amended insurance policies every day, and approximately 40,000 proofs of payment at the end of every month, each personalized to individual customers.

A New Company and a New Set of Challenges...
Consolidating multiple companies into a single organization presented Delta Lloyd with a number of operational challenges. These included the need to support multi-channel communications, improve operational efficiency, and simplify IT management. These challenges were compounded by the requirement to produce tens of thousands of documents every month and the general state of the worldwide financial sector. Responding to shareholder demands for greater efficiency and costly expenditures in multi-channel communication infrastructures, Delta Lloyd grouped all of its insurance companies under one umbrella, and established criteria for a streamlined document workflow. In short, Delta Life needed to:

- Replace an aging CGU Life mainframe computing system that was too costly to maintain
- Ensure that legacy applications developed using the older data streams could be output on new state-of-the-art printers
- Re-engineer document composition processes so that applications were not tied to proprietary print platforms and could be distributed as hard copy, in email format or archived to allow remote printing by agents
- Support output of documents developed on a diverse range of platforms, all with a uniform look and feel that conformed with a new corporate style
- Automate sorting of documents by customer to eliminate manual intervention
A Unique Set of Criteria...

To resolve these challenges, Delta Life identified some important requirements for developing a workflow solution that would streamline document production and distribution for the newly merged company. Delta Life wanted a workflow solution that would:

- Support PostScript and/or PCL document output
- Output documents from multiple information resources and then collate and sort them by client or number of pages to be able to use an existing enveloping machine
- Support production of documents with variable content based on complex business rules
- Create documents using a WYSIWYG tool that could be easily learned and used by Delta Lloyd employees
- Provide professional services assistance to facilitate implementation of the solution and the creation, data merging, printing, and distribution of documents
- Enable distributed scanning, copying, and printing

In addition, Delta Lloyd was looking for a business partner that would provide a consultant to oversee the overall implementation of the solution and the workflow — from document creation, print queue setup, and routing of jobs to printers, to setting up data merge functions and complete system assembly and implementation. Finally, Delta Lloyd wanted a partner that could provide guidance and training of employees at an accelerated pace.

The Océ Solution and Resulting Business Benefits

Océ Digital Document Systems provided a complete workflow solution that included Com Works™ software and expert professional services support, including consulting services for a 60-day period due to the complexity of the implementation. The implementation was structured and delivered according to Océ’s Professional Services Solution Delivery Process to guarantee the continuity and completion of the application. The solution provided Delta Lloyd Life with important business benefits:

- Automatic, centralized creation of documents in compliance with the appropriate corporate style
- Complete integration of centralized and decentralized office printers
- Vastly simplified IT management
- Automatic assembly of document packages customized for each customer, in the language requested by the customers—without manually creating, personalizing or adding information
- Automatic merging of documents at the customer level without requiring hand-sorting
- Expedited modification and distribution of documents without application rewrites
- Elimination of need for immediate investment in an inserting machine
- Guaranteed growth path

In addition to these business benefits, the Océ solution provides Delta Lloyd with a future-proof migration path to support multi-channel communications via remote printing, email, fax, and PDF. This will enable agents to store clients’ policies in PDF and have new or amended policies created and delivered to customers at the receptionist desk—on demand.