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AXA PPP Healthcare Customer Success Story

The Goal

AXA PPP healthcare's Technical Services Team they're highly commended in the 2011 AXA Innovations Award for their use of Contract Express to drive down policy document production costs, and improve compliance and efficiency. Stuart Wilkes, Head of Technical Services for AXA PPP comments on use of Contract Express to produce policy handbooks.

They are one of the many businesses that form the Global AXA Group. AXA PPP healthcare is one of the largest, most experienced private medical insurance providers in the UK. Helping people access the medical care they need for nearly 70 years, AXA PPP Healthcare serves around 2 million customers internationally with a broad range of healthcare insurance products.

The technical services department is responsible for the production of contracts and product handbooks and they originally purchased Contract Express to enable the creation of contracts for our large corporate clients. However they soon identified benefits beyond that, seeing an opportunity that the software could revolutionise the way they produce our membership policy documents. Contract Express has enabled us to produce our product handbooks that contain the product terms and conditions in-house.

Producing product handbooks was costly and time consuming. The existing process for updating handbooks involved input from a number of internal departments, with handbook wordings being sent for amendment by an external typesetting agency. In the transfer between different departments and the agency, errors they're frequently introduced into the wording, requiring further revisions and consequently costing further time and resource. Furthermore, they still couldn't be completely confident that the handbooks they're 100% correct and often errors they're spotted after the documents had been printed. This incurred large reprint costs, and on one occasion, additional mailings to our members advising of the error and providing correct handbook replacements. With a minimum of 80 different versions of the product handbooks being updated at any one time, the process was becoming unwieldy and causing resource strains on teams right across the business.

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The Solution

Crucially Contract Express has allowed them to streamline the entire handbook creation process. Through this solution, it is easy to make changes across our product literature, whilst maintaining consistency and accuracy across documents. Previously, handbooks they're being marked up manually before being sent on to the external agencies. Through Contract Express, the whole process can be done electronically and in-house. They have been able to use advanced functions in Microsoft Word to completely format the wording into the AXA Brand style, creating professional looking documents without incurring the cost of using an external design agency. One of the major issues in dealing with external agencies was the lack of knowledge of the subtleties within our different products, which resulted in inadvertent errors. Policy changes have the potential to affect up to 150 handbooks, which could be updated twice a year. The inconsistency in the amends, and the possibility of errors being introduced, meant there was a considerable resource strain as each handbook (of up to 70 pages) have to be thoroughly proofed a number of times, amends then had to be briefed back into the agency and then proofed all over again. Each stage of the process was lengthy, and the overall timescales left very little contingency. Contract Express allows my team to retain full control over the handbook wording, significantly removing the risk of error introduced by an external agency and dramatically reducing the time the whole process takes.

The Result

Almost completely removing the need for external agencies has resulted in decreased the time taken during each cycle of change and will deliver a mean annual savings in excess of £80,000 based on changing 80 documents. Most of this figure is achieved by making use of the design functionality in Word to format the final outputs and cutting out the reliance on external design agencies. This figure could increase if a change is required across our entire suite of products, which total over 120. In addition, resource is released for other profit generating activity as the production process is far less labour intensive.

Key savings have been made through streamlining and speeding up the entire process, ultimately saving AXA PPP staff time. The documentation sent to customers is accurate and they can now produce handbooks that they can be confident are consistent across product ranges and business types. Since implementing Contract Express they haven't needed to reprint or resend handbooks to customers which ultimately improves our image as a company and our customers' perception of us.

"When you take into account the initial costs for the Contract Express software, given that it was initially intended to be used for another purpose, in terms of both production costs and staff time they have already seen a significant return on our investment."

The flexibility of Contract Express means that it could plausibly be deployed in a number of different areas in order to produce accurate policy wording. The functionality in Microsoft Word means that it is easy to maintain and update policy documents without support from IT. Importantly as Contract Express is embedded into SharePoint it provides control, creates audit trails and provides a sign off capability. The benefits of this system are not exclusive to one team. Streamlining and improving the production of policy documents benefits all internal departments involved across all our business lines.

They needed to be able to cut costs whilst maintaining accuracy. Contract Express provided an opportunity to bring the literature production process in house rather than using an expensive external agency. They have realised this, and they can also be confident in the accuracy of the literature changes being made. Contract Express creates a streamlined process with fewer hand-offs of documents between internal departments and external agencies. It enables us to have complete confidence in the handbooks they produce, leading to a much calmer and less stressful process. Retaining complete control of the handbooks in house means that there is less likelihood of errors, which can lead to costly reprints and stock being destroyed. They now have a process that is cost effective, maximises our resources and provides our customers with a better service.

For more information about Contract Express please see our website: contractexpress.com



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