



# ...Using BPMS as an alternative to a new application system?

A report of experience.

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**CamundaCon New York**

**5**

**28<sup>th</sup> September 2023**



**Situation**  
**Problem**  
**Impact**  
**Solution**  
**Benefits**

**Niko Vogel**

Product Owner  
“Business Process Management”

AXA Konzern AG  
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Germany



# Situation

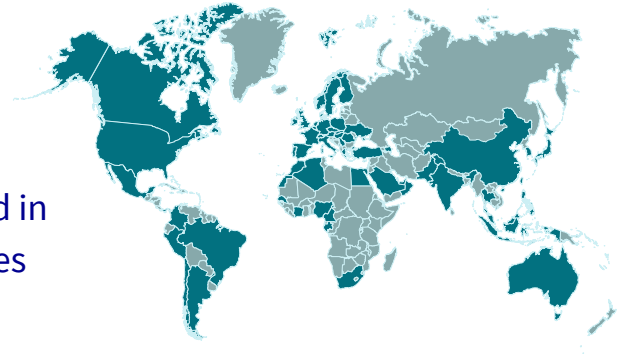
# AXA Germany is part of a strong global group



**145.000**  
staff members



Represented in  
**51** countries



**93 Mio.**  
customers



*Financial year  
2022*

**102,3 billion €** earnings  
**7,3 billion €** operating income  
**45,4 billion €** equity capital  
**932 billion €** managed asset

# AXA Germany overview



**7,4 Mio.**  
customers



**8.028**  
staff members



**12 billion Euro**  
earnings  
**11 %**  
of group turnover  
**704 billion Euro**  
operating income  
**60.225 billion Euro**  
managed asset

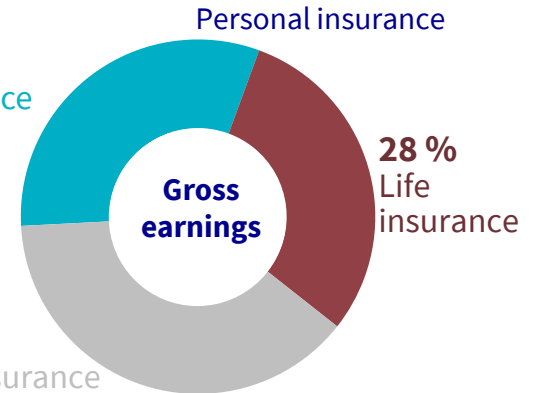


**14 locations**  
throughout  
Germany



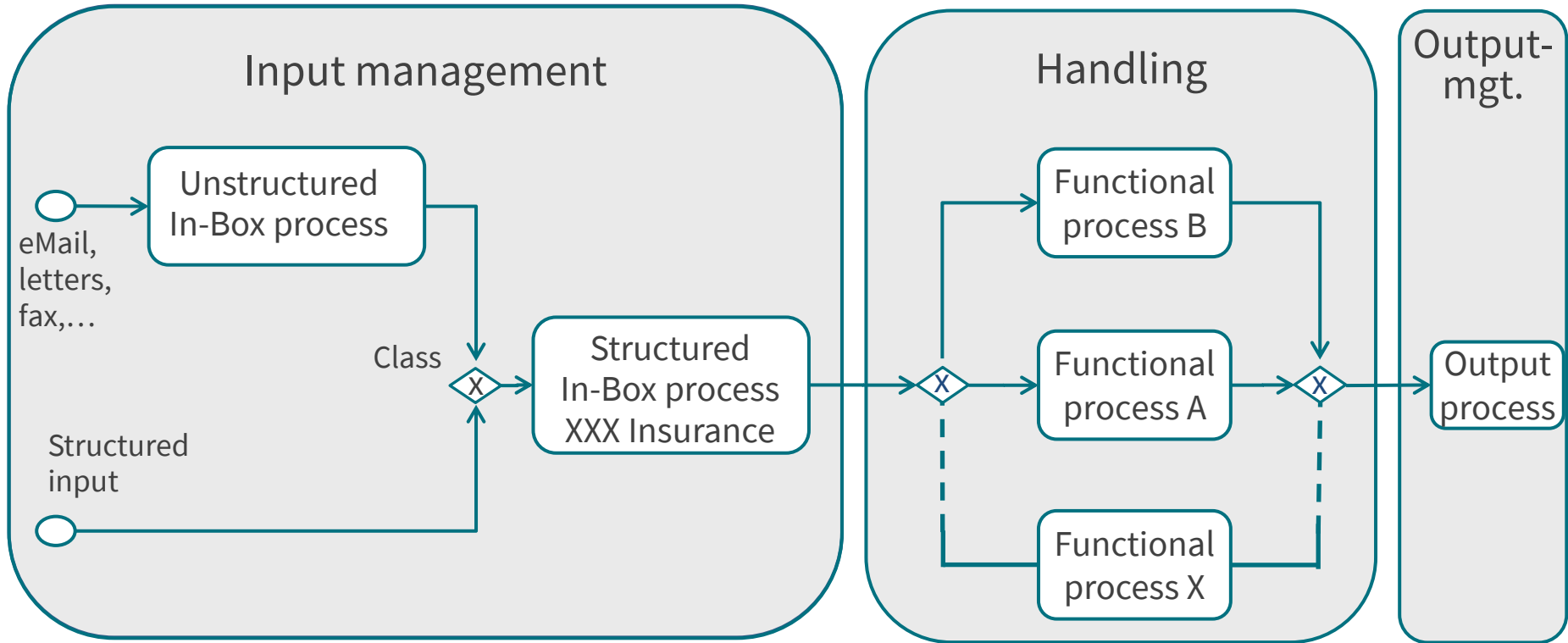
**32 %**  
Health  
insurance

**40 %**  
P&C insurance



Nonlife insurance

# Current setup

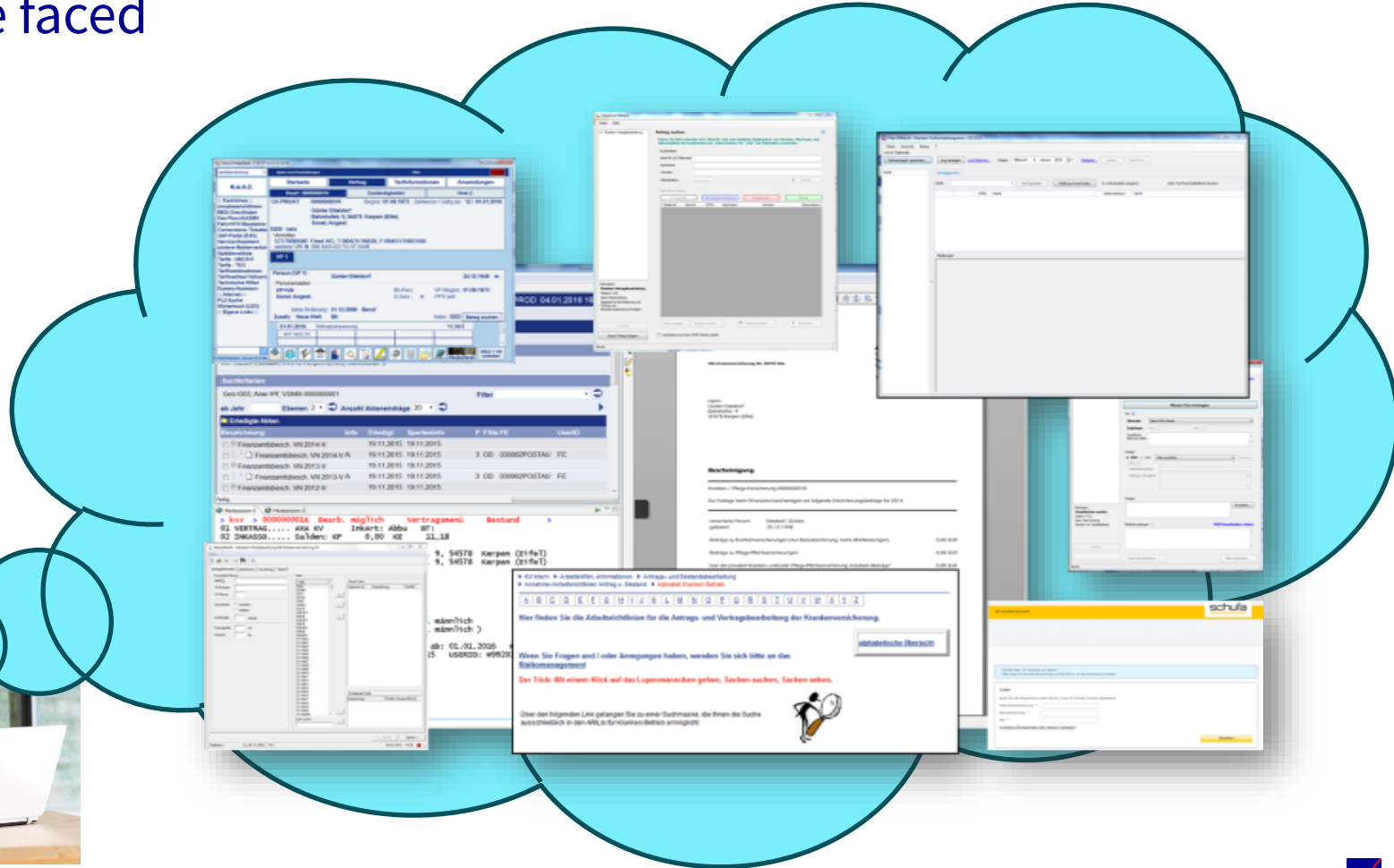


# Problem



Our clerks were not happy with the process in the old legacy system

# Problem we faced



8 ...Using BPMS as an alternative to a new application system..?

September 2023

Niko Vogel; AXA Konzern AG





# Problem we faced

## Legacy system

```
> kuv > 4!          Bea.mgl.Angebot 1 Vertragsmenü  bearbe
01 VERTRAG..... DBV KV      InkArt: Abbu  BT:
02 INKASSO..... Keine Inkassodaten erhalten
03 ANGEBOT 1.. für VP 1
04 NEUES ANGEB.
05 ANG. ANNAHME Angebot 1 annehmen/ablehnen
06 BEITRAGSZAHL Thomas B
07 VN ADRESSE.. Thomas B
08 BEV ADRESSE. kein Bevollmächtigter
09 ZB ADRESSE.. kein Zustellbevollmächtigter
10 BRIEFE.....
11 EDV-TERMINE. keine
12 NOTIZ..... keine
13 PERS ÜBERS..
14 PERSON 01... Timo B
    LEISTUNG.... Keine Hinweise aus KVL
15 SOLLSTELLUNG Beitrag: 50,38 EUR fällig ab: 01.04.2018 monatlich
16 VORGÄNGE.... letzte Bearbeitung: 08.02.2018  USERID: H25327
    BESCHEINIG.. Finanzamt-Bescheinigung
17 BEARBEITUNG.
```



Term





**Impact**

# Impact



- **Easy to make mistakes**
- **Enhancements are complex and often combined with further workarounds and instructions**
- **Little Automation**
- **No e2e-view**
- **System for Experts**

# Impact

An alternative to a new health system



Reasonable doubts that another major project could be fulfilled

# Solution

A group of people are gathered in a meeting room. In the foreground, several individuals are seated on yellow stools, facing away from the camera towards a whiteboard. Two people are standing at the whiteboard, one pointing at it. The whiteboard is covered with colorful sticky notes and diagrams. To the right, a smaller whiteboard displays a Scrum process diagram with labels like 'START BACKLOG', 'DAILY SCRUM', 'SPRINT REVIEW', and 'PRODUCT BACKLOG'. The room has a blue wall with yellow accents and a large window on the left.

Improvements and challenges

# Project targets

## Aims of the project



Connection of several legacy systems and replacement of workarounds



Largely automation of processes

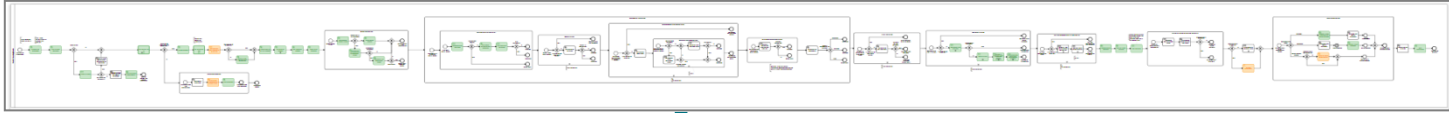


Assisted handling of complex processes  
(in this project a bigger benefit than automation)

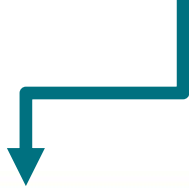


Better connection to agents, sales optimization and improvement of indexing

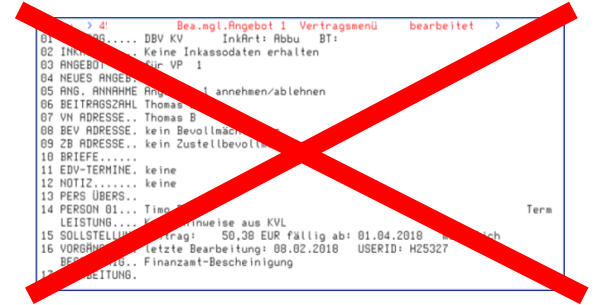
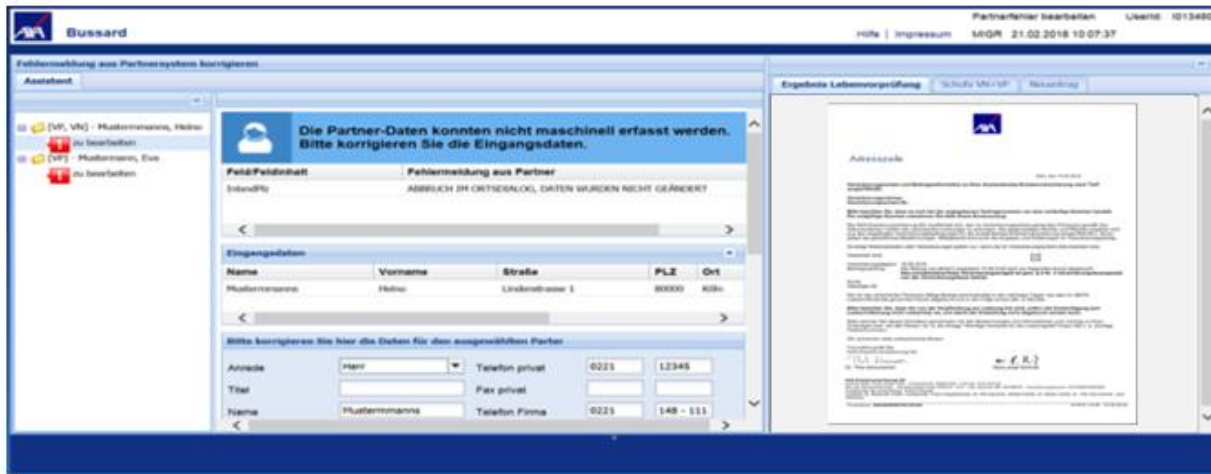
# Target



Hello new Interface

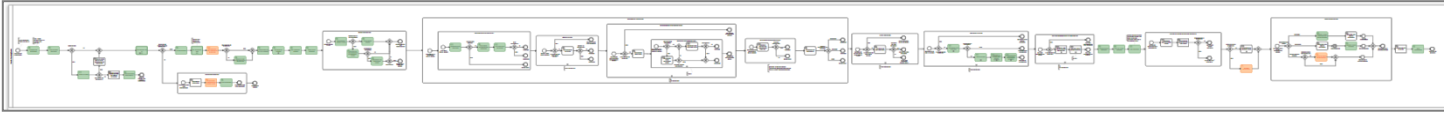


Goodbye Legacy system...

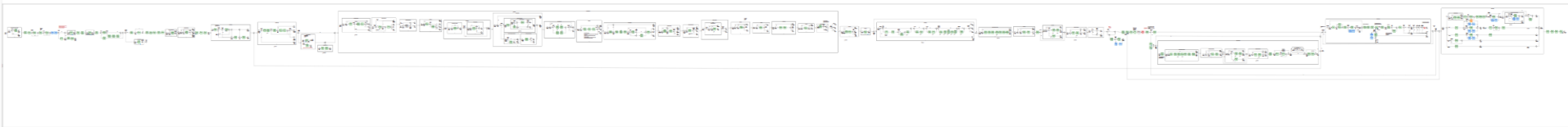


# Key learning: Start small and then expand

**We started with 2 processes: travel health and supplement proposal**



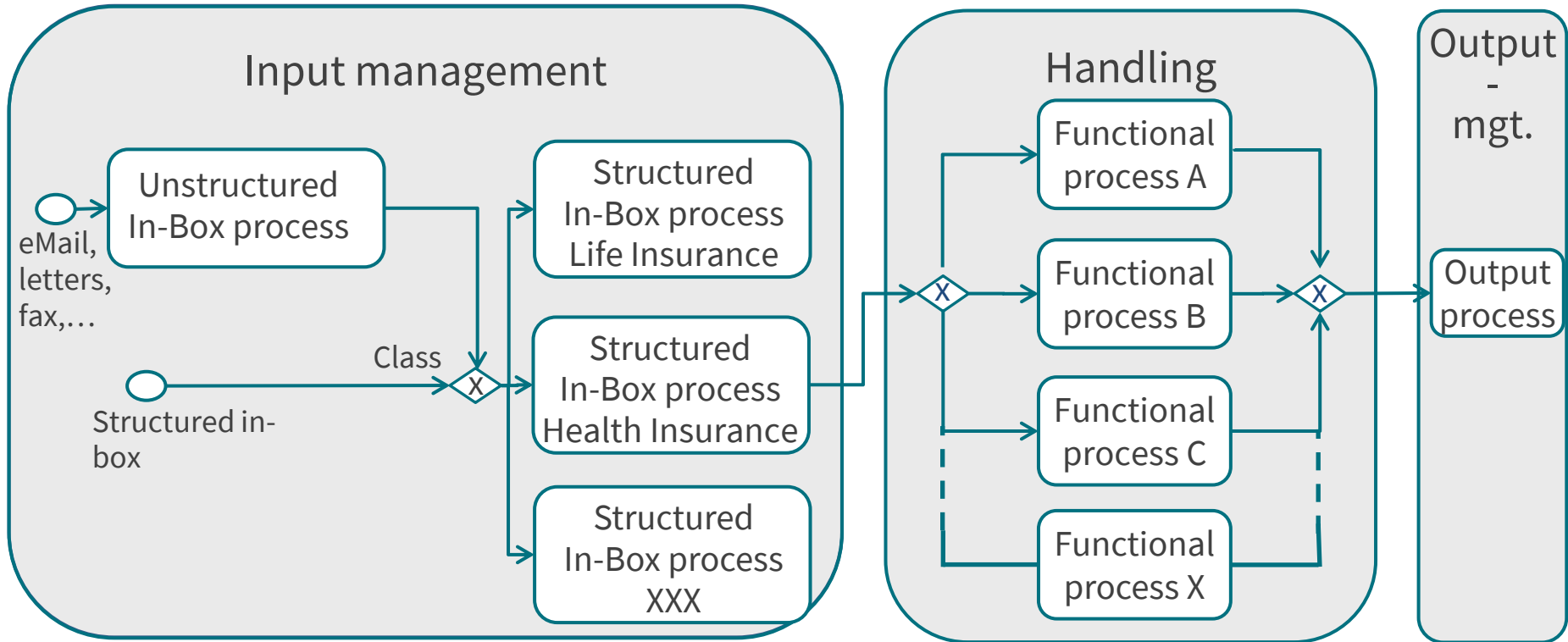
**And now 15 processes are active.  
Specially the full health insurance proposal (over 200 steps)**





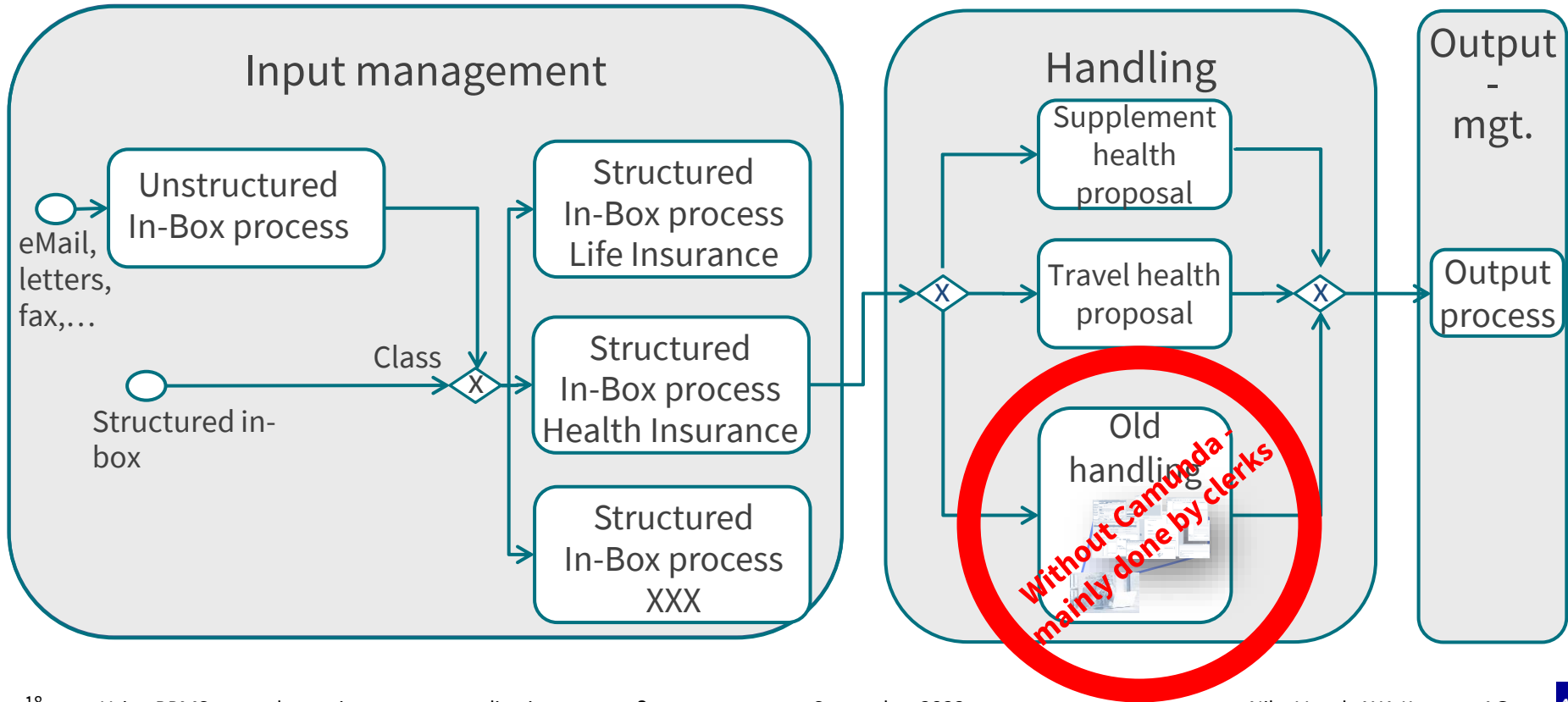
# Biggest challenge: processing incoming mail...

## Strategic model



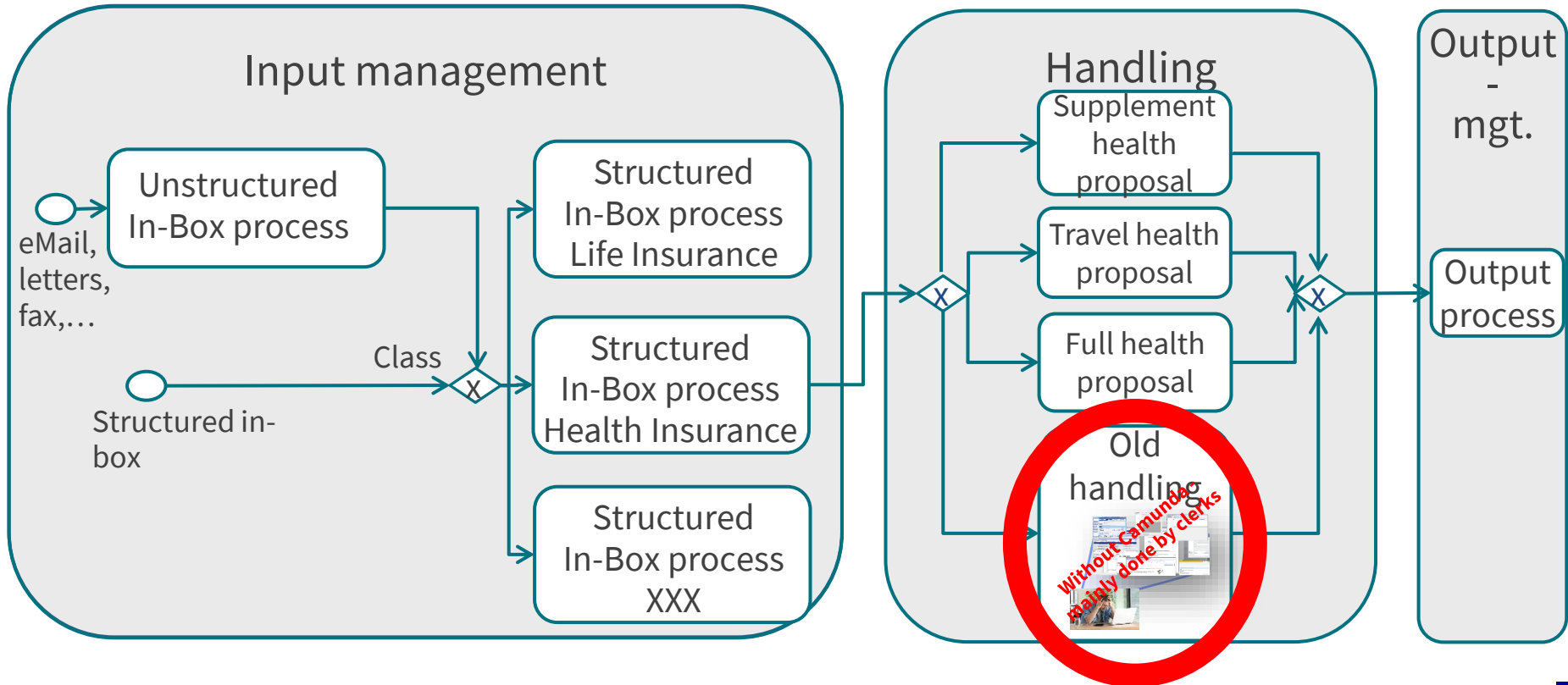
# Biggest challenge: processing incoming mail...

In the beginning only few new processes



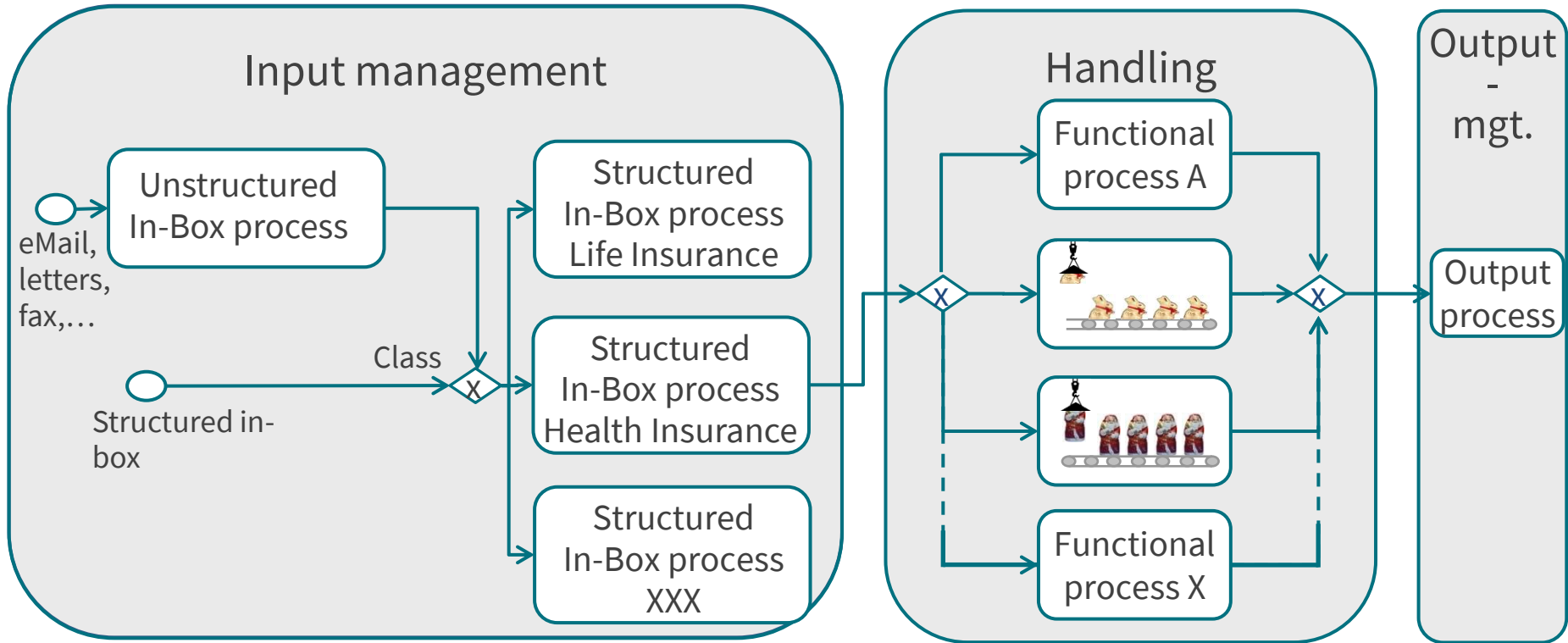
# Biggest challenge: processing incoming mail...

More and more processes are built



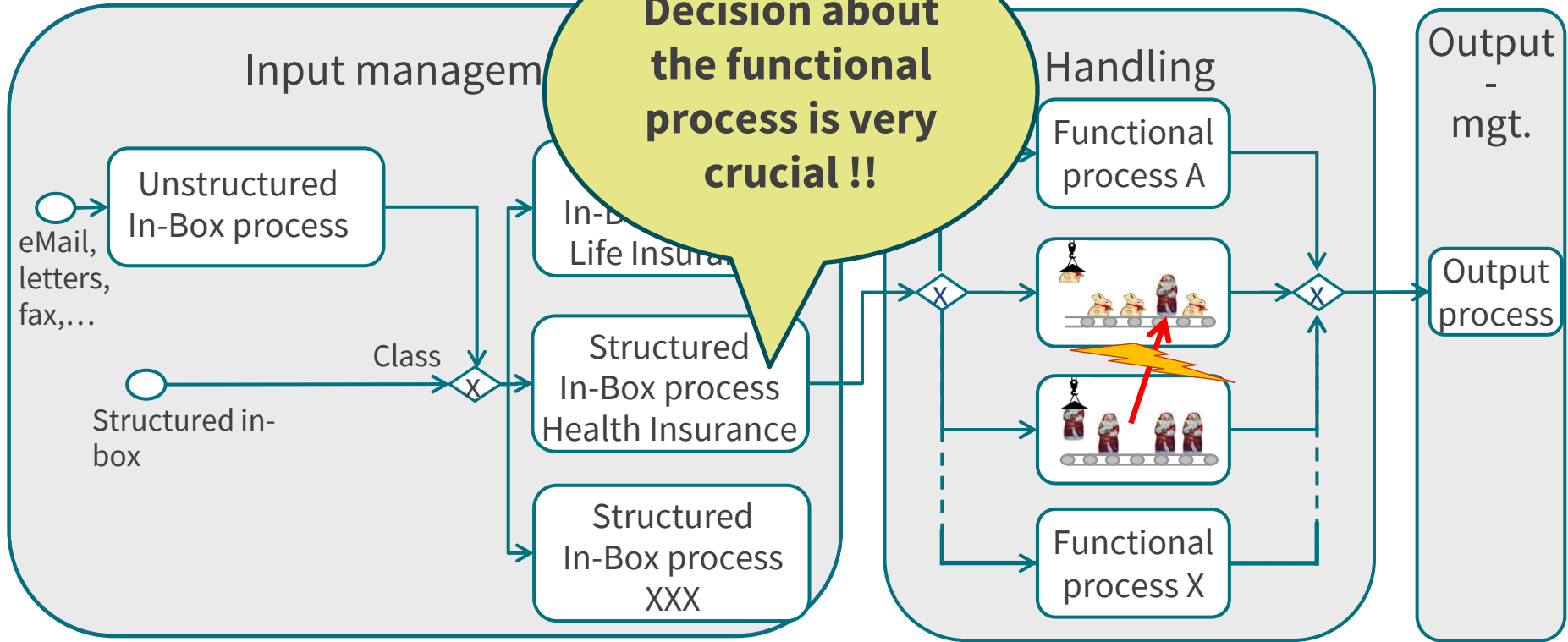
# Biggest challenge: processing incoming mail...

Identification of the functional process is very crucial



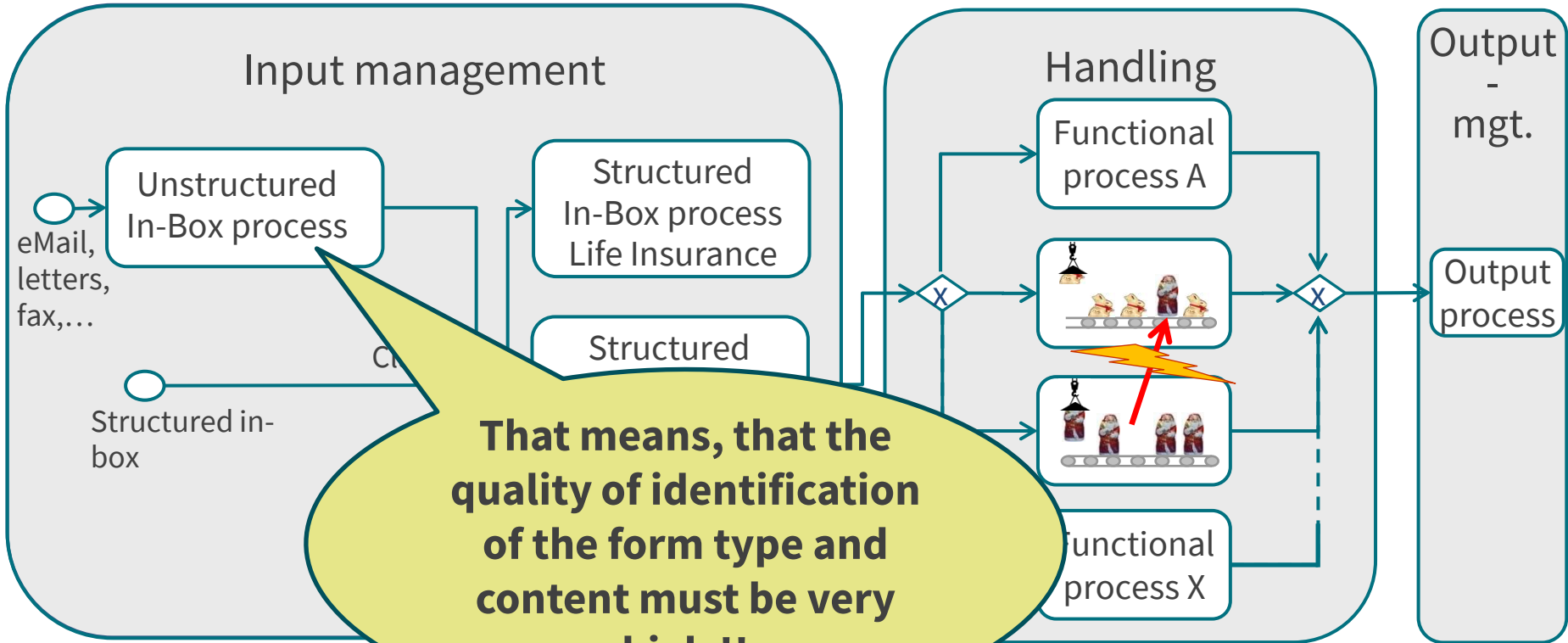
# Biggest challenge: processing incoming mail...

Identification of the functional process



# Biggest challenge: processing incoming mail...

Identification of the functional process is very crucial

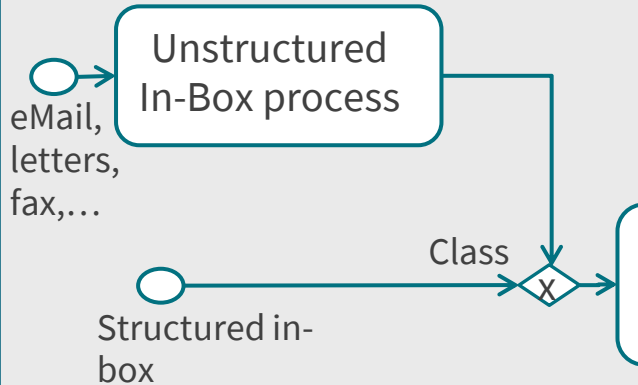


**That means, that the quality of identification of the form type and content must be very high !!**

# Biggest challenge: processing incoming mail...

## Comparison of the costs

### Input management



### Before the project:

One Envelope → one task

**38** different classified documents;  
mainly used 9

Up to **60%** classified as  
„Other“

Few people working on the  
identification

### Now:

One task per document  
(Average Ø 3,6  
documents/envelope)

**158** different classified  
documents

Less than **18%** „Other“

4 times as many people  
working on the  
identification

& Key Findings

Benefits





# Only explicit decisions are shown to the clerk for a check

The screenshot displays the AXA Bussard application interface. A red box highlights the navigation menu on the left, which lists various contract types and their statuses. A blue box with white text, "Please confirm the following decisions", is overlaid on the top of the main content area. The main content area shows a form for "Ergebnis Lebensversicherung" with fields for "Alter des VN", "Wohnort des VN", and "Auslandsanschrift angeben". A red box highlights the "Zurück" and "OK und weiter" buttons at the bottom of the form. On the right side, a document titled "Adresszettel" is displayed, containing personal and contact information for a customer.

All Data are completely read out  
All checks are shown in the navigation

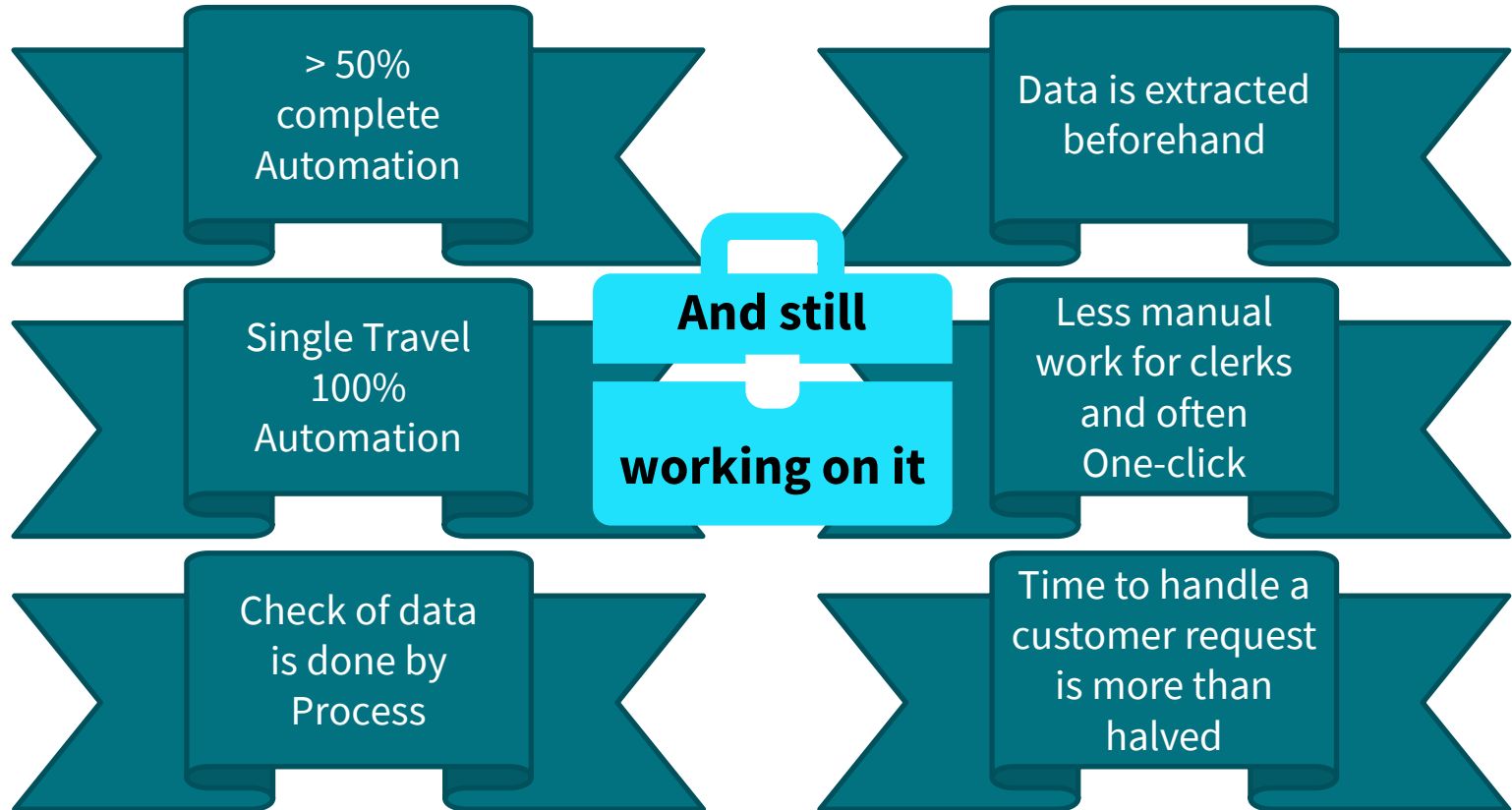
Easy to understand hints for the clerk including recommended process steps

Guided handling for the clerk

All documents are shown and are sorted thematically



# Successes



# Key findings

Some we knew before, others we had to learn...

## 1) Do not underestimate „Authorization”

- Who is allowed to see the processes?
- Who is allowed to change the processes?

## 2) High investment

- To get good working processes you must have good data
- It is expensive to get this from unstructured data (mainly letters and emails)

## 3) BPMS as an alternative to a new system

- Our processes show that the target is reachable
- In the end it is possible that clerks will only work in the new system.

# Thank you

A high-angle photograph of a runner in a blue uniform celebrating on a red track. The runner is in the center, with arms raised and legs spread, casting a long shadow. The track has white lane markings and large white numbers (3, 4, 5, 6, 7, 8) visible. The text 'Thank you' is overlaid in large, bold, cyan letters at the top of the image.

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