

Digitalization Case Study – The Ombudsman for Short Term Insurance

The Ombudsman for Short Term Insurance is a non-profit organization providing legal mitigation of short-term insurance disputes. The organization is headed up Deanne Wood an advocate and a strategic leader who set an objective to improve OSTI's service levels, turn-around times, access to the organization and cost structure. Embarking on a digitalization project was a key initiative initiated by Deanne, enabling the organization to achieve several objectives through digital transformation. The end goal was to achieve a "paperless environment."

The infrastructure in place and the ways of working was very much internally focused, and the key components of service delivery was a contact center, a CRM system, a manual case management system, which determined the workflow within the company.

What needed to change?

First and foremost, the on-premise contact center technology was dated and was no longer going to be supported by the vendor. One option was to redefine the contact center technology platform and to consider a cloud-based solution going forward. The Microsoft Office productivity solutions, Word, Excel, PowerPoint and Outlook needed to be refreshed and a moved into the cloud as well.

As far as the CRM solution was concerned, several options were considered to enhance the MS-CRM solution by adding workflow, content management and case management solutions to the MS-CRM functionality. This required customizing the MS-CRM solution to the specific requirements that the client laid down.

Further consideration was given to the customer service interface as they needed to enhance customer touch and interaction points to include a web interface for self-help case registration. The biggest challenge was of course the question of whether one could integrate the separate solutions into a seamless application with ease of access for all the OSTI legal associates and customer service agents, insurers and insurance consumers, in a seamless and integrated environment.

The work then started in terms of architecting the off premise cloud based infrastructure design, selecting a contact center solution, developing a CRM solution to include a customized workflow, content management and case management solution based on MS-CRM, supported by a Share Point interface. Once the technology solution was in place, a change management program was launched to train all the customer service employees and the legal associates on the new system.

The change program was fundamental to the success of the program. Legal Associates were used to a pile of case files on the desk and the absence of physical files initially caused some levels of anxiety. A change acceleration program supported by an effective internal communication program and on-site support ensured that the transition was less dramatic than originally envisaged. The customer interface was in fact the least challenging, as consumers who called into the contact center, were asked to simply log onto the website and complete a registration form online. Contrary

to expectations, external compliance was high, and consumers realized that if they needed to have their case resolved, they needed to register on the website.

Central to the success of the program was effective project management support. Osti's internal project manager was supported by an external project director, who used cutting edge project management tools and issue resolution techniques to keep the vendors on track and to ensure that there were no internal conflicts and no timeline slippages. The project was delivered within a year, on time and within budget. When Covid struck, the organization was able to move onto a virtual platform seamlessly.

Edit Texiera- Mckinnon, who at the start of the project served as the deputy Ombudsman for OSTI, and is currently the joint Ombudsman for the merged Short and Long Term insurance Ombud, had the following to say about the project:



Having over a year ago moved our IT and case management systems into the cloud, we were equipped to continue registering and resolving complaints from home. Our telephone system is also securely saved in the cloud and our call centre functionality is fully operational with the ability to receive and route calls. The majority of complaints are lodged via email and on our website. Complaints are primarily resolved via correspondence and all our staff have remote access to our case management system, which is totally paperless.

