

"We were looking for a multilingual solution which enables multipartner management"

ACMN Vie: a unique solution for a two-fold problem



With over 500,000 clients, ACMN Vie, the life insurance subsidiary of Crédit Mutuel Nord Europe, sends around one million mails per year, i.e. three million pages. Frankly speaking, its requirements as regards desktop publication are significant and its needs are as numerous as specific. In 2003, the insurance company opted for Bdoc Suite.



Information Systems Management

Snapshot of ACMN Vie

An entity of one of the first French bank insurers, ACMN Vie is engaged in the design, market launch and management of life insurance contracts marketed by French and Belgian networks (240 agencies) (close to 160 selling points) of the Groupe Crédit Mutuel Nord Europe.

Key figures

On the "Portal":

- 120 models in 2 languages (target of 300 for end 2006) for 1 200 elementary texts, 2,000 generations on line / month

In Back-office "Master A" processing:

- 150 models (target of 450 for end 2006) for 1,000 elementary texts, between 1,000 and 4,000 documents / month

In mass processing:

- 70 models for 600 elementary texts, 300,000 mails / year, i.e. around 950,000 pages

Benefits

- Adequate functional responses.
- Adapted architectural responses.
- Savings earned resulting from the upgraded project.

"We needed to rationalize expenses relating to maintenance and upgrading of documents," explains Information Systems Management of ACMN Vie. With a two-fold problem. First of all, the issue was to address the deficiencies of the business package Master A (edited by LineData) in terms of document production, particularly batch, as the latter is based innately on mergers of file texts in Word. "Maintenance of documents had become complex since we had 2,000 Word models, without possible automation for the upgrades. In addition, we had to outsource bulk mail to a service provider who took over the page layout of raw information and dispatch of the mails. The several change requests till the final press proof caused loss of time and the costs were significant."

A multilingual management solution

The second problem concerned the extranet set up for partners: banking agencies of the CMNE network, i.e. 240 agencies in France and 160 in Belgium; a non-banking network made up particularly of underwriters and pension institutions; finally, Vie Services, a management company for third party account. "The growth of our activity went hand in hand with the increase in our needs in terms of document generation through the web." Up to then, PDF documents – mainly simulations – were generated by "hard copy" programming and the developments took up 50% of the time of the teams in charge of the simulation tools... Moreover, management information (subscription, for example) was input again into the system from the paper forms. "Since the forms which were filled up in Dutch by our network in Belgium were input again by French-speaking employees, the error rate was significant. We were thus looking for a solution which not only enables multipartner management, but is also multilingual."

A unique solution which covers all present and future needs

At the completion of a study of the solutions available on the market, ACMN Vie finally retains two service providers, of which one is Business Document. *"After demonstration, we have chosen Bdoc Suite because on the one hand, this solution can generate documents in Word format as well as PDF format and, on the other hand, offers a design tool based on Word, and that is Citrix compatible (used for the roll out of applications at ACMN Vie, editor's note)." But that is not all; Bdoc Suite incorporates an innate multilingual management as well as the notion of a ranking per sector, which is essential for the network of partners. Finally, mass publication and the industrialization of the documentary process have become possible. "In short, Bdoc Suite is a unique and highly efficient desktop publication solution, able to cover all our present and future needs"*

"And the time spent on the wide range of products for our different partners has been divided by ten"



An efficient methodology for a major project

The project starts in the first semester of 2003, with the launching of the "Portal" pilot for BKCP's (Belgian bank, editor's note) on line subscriptions. Right from the second semester, the generalization of this pilot takes off for all simulations and operations on contracts, and interfacing works with the Master A solution are launched. *"A pilot was put at the disposal of one of our partners right from the first semester of 2004 and we have created a 'Desktop publication' cell dedicated to the design of models. At the end of 2004, we carried out the 'mass publication' pilot with a few data. 2005 was the year of generalization at the level of Master A and transition to production of mass publications. The Business Document teams supported us throughout the project, both through their recommendations and through their help in implementation. We have equally benefited from a complete training for model design."* Migration continues over the development of models resulting from regulations or from changes in the graphic chart of partners.

Backoffice management costs halved

Today, the partners carry out management actions directly online thanks to the portal, without inputting data again. *"The rate of error on contracts in Dutch was divided by fifty. Moreover, the gain in terms of image is important. In fact, the perfect homogeneity of documents has enabled significant improvement in quality and the graphics can now be incorporated easily. Broadly, we have gained in responsiveness and in commercial efficiency."*

On the development side, the possibilities for modular design offered by the Bdoc Suite have divided by ten the mail set-up time and maintenance is much easier. *"Upon completion, only 450 models will replace the 2,000 which we have in Word. And the time spent on the wide range of products for our different partners has been divided by ten. The gain in maintenance during technical upgrades (data source) goes from a factor of 2 to 10 and, as regards regulatory developments, it is from 2 to 5."*