



Tata Interactive Systems developed a series of Knowledge Management (KM) and Electronic Performance Support Systems (EPSS) that helped Zurich significantly enhance productivity and add value to its claim handling services.

Adding value to financial services

The Zurich Financial Services Group is an insurance-based financial services provider with an international network. Its key markets are North America and Europe. Its offerings include life and non-life insurance, risk management, and wealth accumulation services to individuals and business organizations. It also distributes third-party financial products. It strives to provide innovative solutions to help customers manage risk.

Zurich has offices in more than 50 countries and employs about 57,000 people. Founded in 1872, the company has a long tradition of expertise in covering risks and building trust with its customers. From its early days, it has been looking forward and outward—Zurich was the first insurer in Switzerland to offer global programs, and in 1912 it became the first European insurer in the US.

Over the years, Zurich has extended its reach throughout the globe. Today, it has servicing capabilities to manage programs in more than 120 countries. Zurich provides insurance for the majority of Fortune's Global 100 companies—it wrote US \$48.9 billion in gross written premiums and policy fees worldwide in 2003 alone.

KEY BUSINESS ISSUES

To maintain its market leadership, Zurich needed to ensure that all its employees delivered the high quality of service that the company was known for. The logistics of training its staff, however, were mind-boggling. Zurich faced the rather tall order of training its young staff, many of who were not educated beyond High School, on subjects that were usually taught at law schools.

Zurich considered the creation of a Claims Center of Excellence as a business imperative—e-learning was envisaged as the key to translating this vision into reality. The company had a vast in-house repository of knowledge and skills that had to percolate down to the customer-facing personnel. Hence, Knowledge Management (KM) and Electronic Performance Support Systems (EPSS) were the thrust areas of Zurich's e-learning initiatives.

Today, Zurich regards Tata Interactive Systems not as a vendor of e-learning services but as a partner in their organizational success.

WHY TATA INTERACTIVE SYSTEMS

Zurich had worked with Tata Interactive Systems (TIS) on a few projects and was impressed by the professionalism and quality that characterized its work. There were several other factors too, which tilted Zurich's decision in favor of TIS:

- The team from TIS proactively took steps to understand the business environment that Zurich operated in, and the key issues that it faced, and worked closely with them to arrive at optimal and innovative answers that immediately addressed their business needs.
- TIS offered a high degree of visual design expertise, which was essential to ensure that the learners were motivated enough to undergo the training programs, and boost learning effectiveness.
- Zurich was assured of prompt support—both onsite and offshore—which kept productivity levels up and downtimes at a minimum.
- TIS demonstrated exemplary commitment to Zurich's business success, transcending the role of a vendor, and offering creative—yet practical—solutions.

HOW OUR SOLUTIONS HELPED

The programs developed by Tata Interactive Systems significantly reduced the time taken to handle claims, increased the competence of the staff, and resulted in significant savings.

Tata Interactive Systems worked with Zurich on the development of an array of KM and EPSS solutions—animations of Law cases; online Medical and Housing Encyclopedia; Process Maps; and Claims Calculators.

While each solution had its own benefits, the overall savings as a result of the e-learning initiative was significant—in addition, the programs and tools helped boost the productivity of Zurich's staff, and significantly expedite the claims handling process.

SOME SAMPLE SCREENSHOTS

These screenshots offer a brief glimpse of the programs developed for Zurich. To view some of the demos of our products, please register online at www.tatainteractive.com.



Employers' Liability - Personal Injury

Animations of Law Cases

Tata Interactive Systems created a series of animations that simplified the intricacies of laws pertaining to Employers' Liability in case of Personal Injury, Landlord-Tenant

Landlord-Tenant Disputes

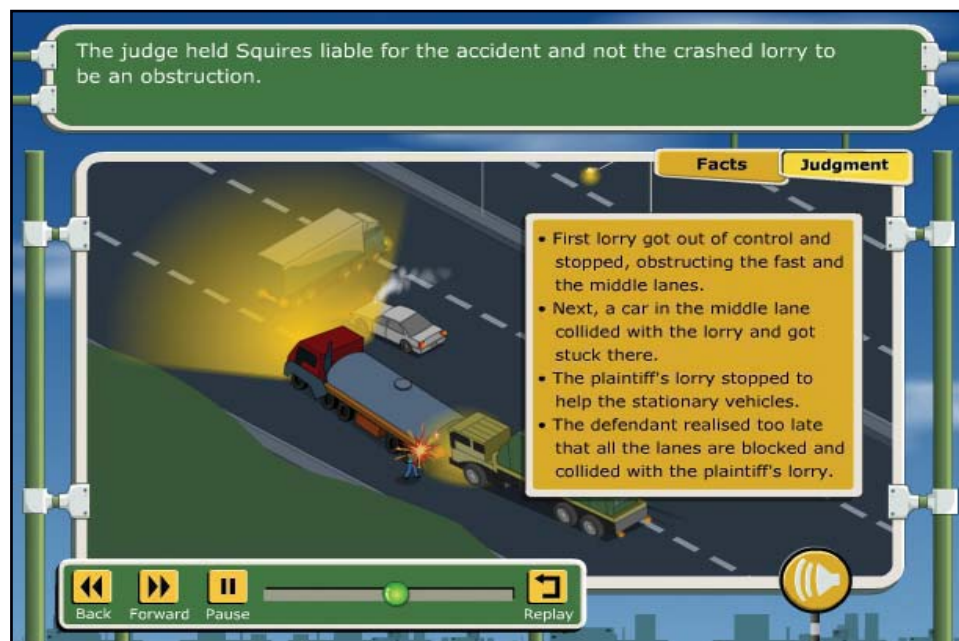


Disputes, and Automobile Accidents. More than 170 distinct laws were covered, each by an animated scenario that included a brief description of the background, the claim, and the judgement.

The program used realistically animated scenarios to overcome the hurdle of conveying complex concepts

to an audience with a limited education. The information was provided in a manner that facilitated both understanding and recall. It offered the claim handlers an authoritative reference that could help them quickly arrive at the right decision when responding to the customers' claims.

Every animation included an analysis of the facts as well as the final judgment that was passed.





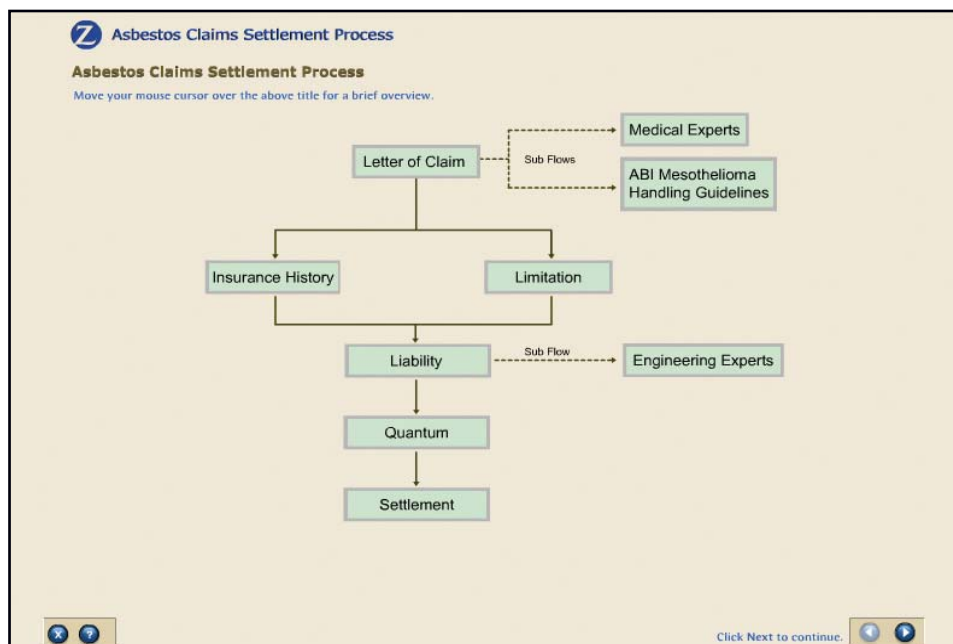
Animation of automobile accidents

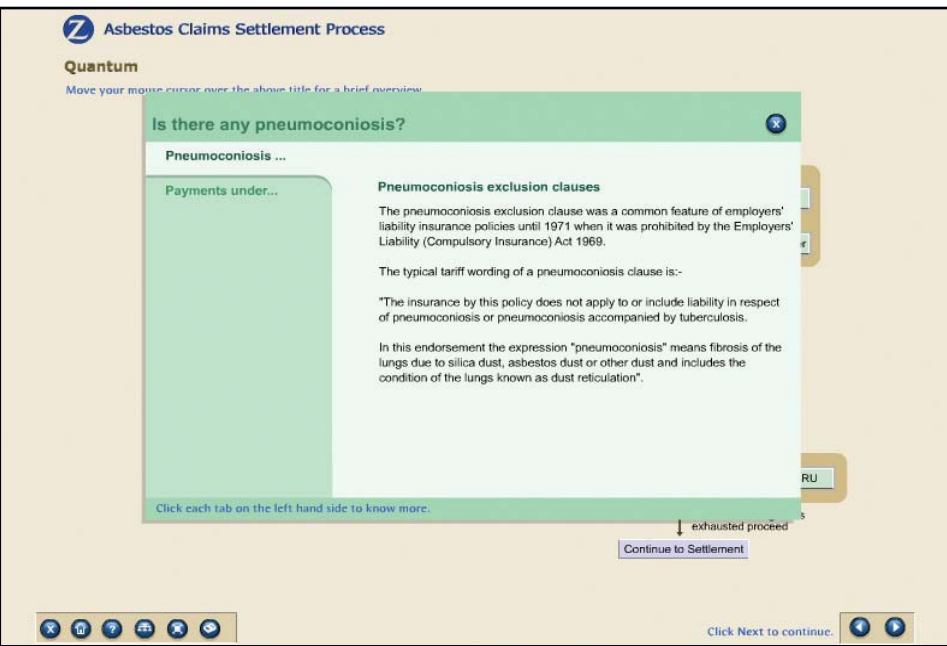
Process Maps

TIS created 25 Process Maps, an EPSS tool that clearly charted out the course to be taken by the claims handlers in cases related to Asbestos, Hand/Arm Vibration, and Industrial Deafness. The tool mapped the entire claims

handling process, step by step. It provided information that could readily be used along with detailed explanation of each step. It was also linked to other EPSS tools like Encyclopedias and Calculators.

Process Map for handling of claims related to Asbestos, Hand/Arm Vibration, and Industrial Deafness.





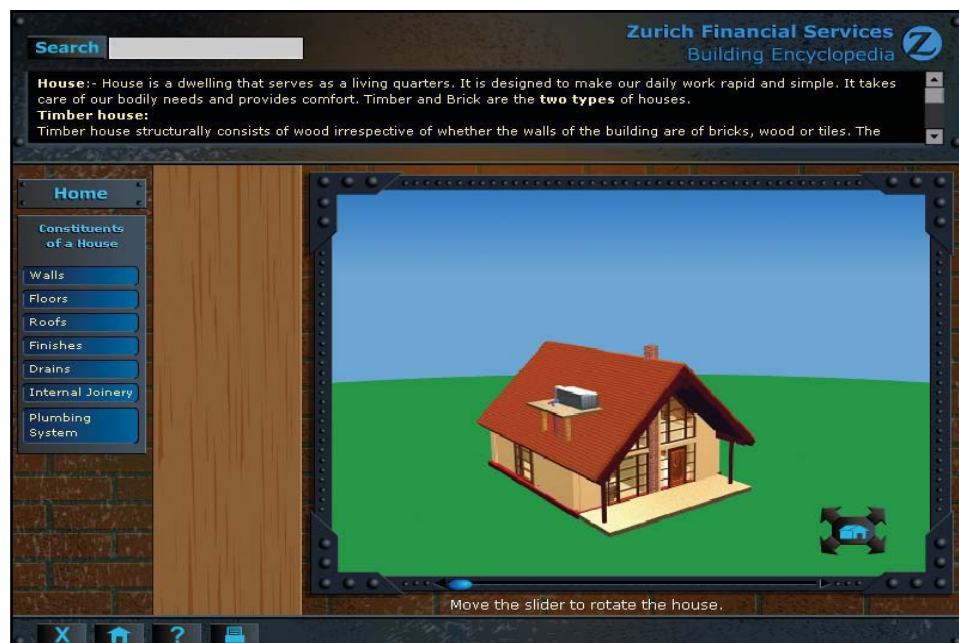
Process Maps were directly linked to other EPSS tools like Encyclopedias and Calculators.

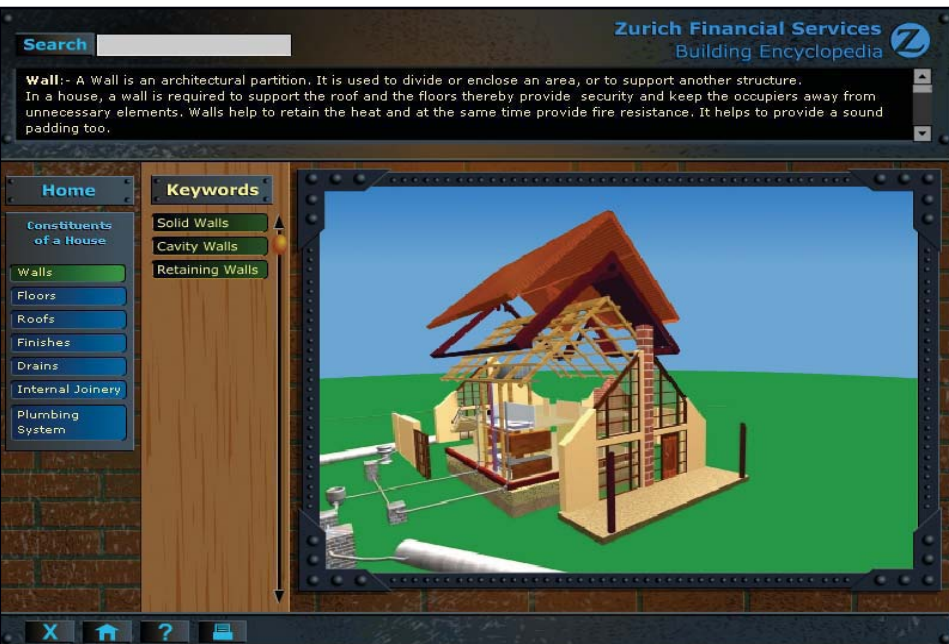
Encyclopedias

TIS developed three encyclopedias with relevant information on houses and buildings; the human anatomy; and injuries and diseases. The encyclopedias provided graphic details that helped claims handlers quickly pinpoint the relevant information and thus, address claims more effectively.

The encyclopedias also offered a Search function that enabled quick information retrieval. The 3D images—which could be rotated 360°—were developed using 3D Studio Max and Flash—it was a technical feat to balance the visual realism vis-à-vis the file sizes, which had to be kept small to ensure the ready availability of the reference material.

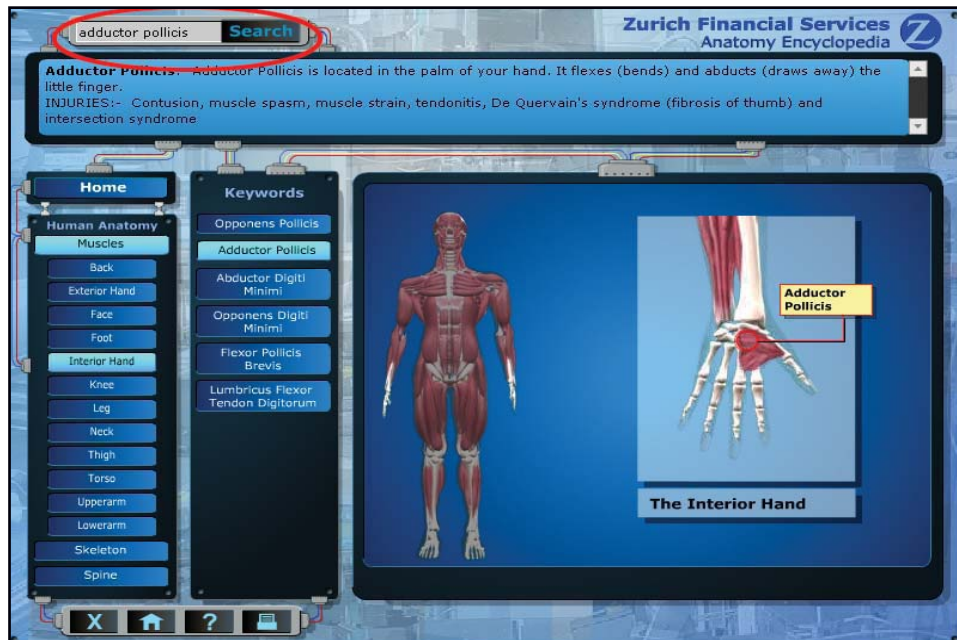
The House Encyclopedia was used in the handling of claims related to Landlord-Tenant Disputes.

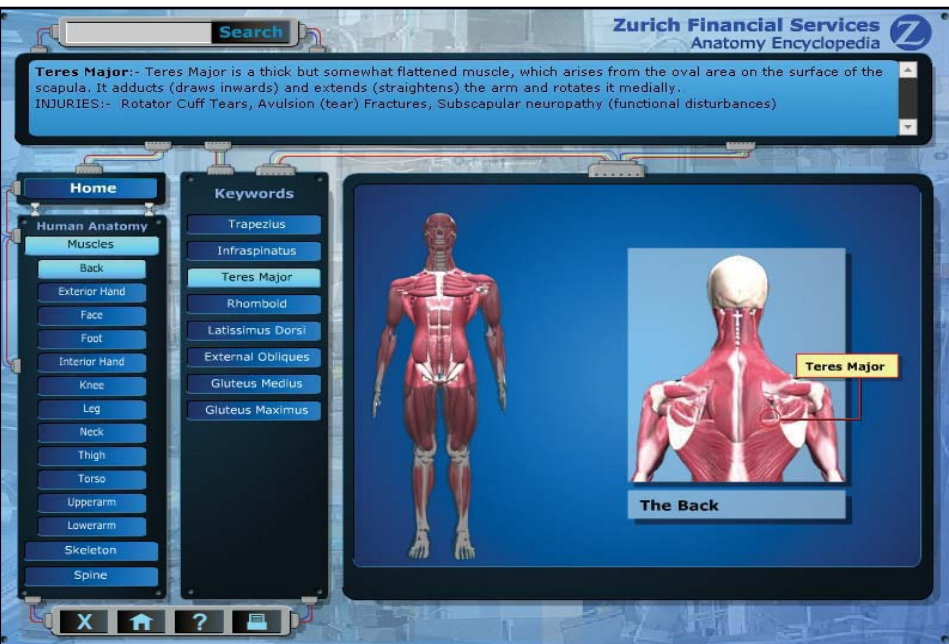




3D view that displays the different parts of the house. It included more than 100 different components.

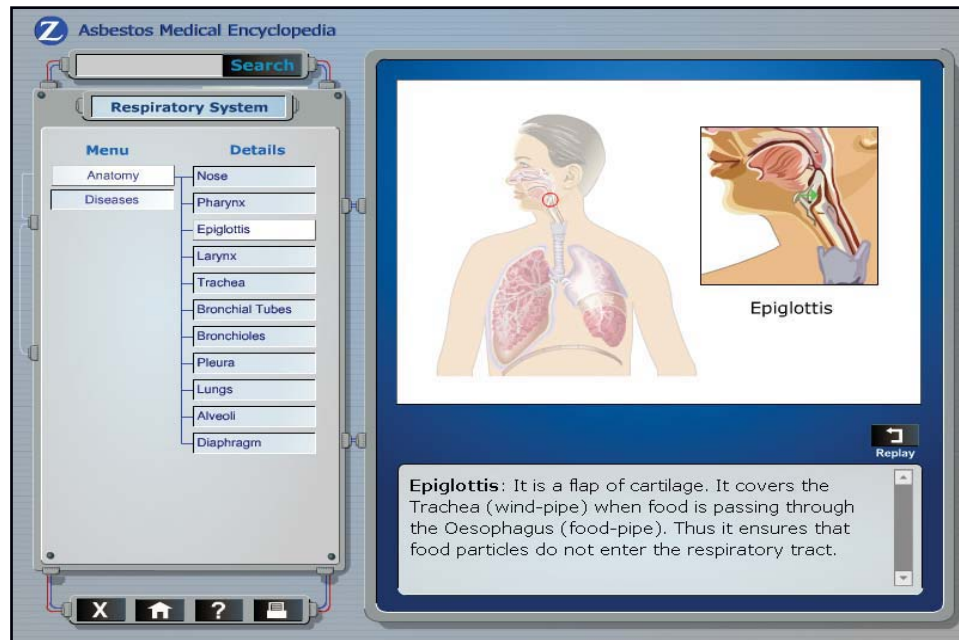
The Search function allowed claim handlers to explore topics and sub-topics, and access all the relevant information instantly.





The Human Anatomy Encyclopedia was used in handling claims related to Employers' Liability.

The Medical Encyclopedia helped claim handlers when responding to claims related to Occupational Diseases. It featured animations of the sequence of events that give rise to injury or disease.



Calculators

Tata Interactive Systems developed a set of nine calculators that could be used as ‘ready reckoners’ to instantly calculate the amounts involved in any claim, based on several numerical parameters, e.g. in a claim related to Asbestos exposure, the claim handler could enter the levels of exposure to asbestos and the number of years the claimant had worked to calculate the amount he could claim as damages.

The tool involved analyzing trends and sieving through huge amounts of data to arrive at variables and equations that would help calculate the key parameters in any claim. It had a repository of information on different types of equipment, and also provided relevant cases to support the calculations made.

Calculators acted as ‘ready reckoners’ to help the claim handlers assess the amount liable to be paid as damages.

Asbestos Fibre Exposure Advisor

Select the activities performed from the list given below.

Activities	
<input type="checkbox"/>	Drilling overhead into asbestos insulation board
<input checked="" type="checkbox"/>	Sanding and surfforming asbestos insulation board
<input type="checkbox"/>	Scribing and breaking asbestos insulation board
<input type="checkbox"/>	Hand sawing asbestos insulation board
<input checked="" type="checkbox"/>	Machine sawing asbestos insulation board using jig saw without effective local exhaust ventilation
<input type="checkbox"/>	Machine sawing asbestos insulation board using circular saw without effective local exhaust ventilation
<input checked="" type="checkbox"/>	Unloading deliveries of asbestos insulation board available as cut pieces
<input type="checkbox"/>	Unloading deliveries of asbestos insulation board available as manufacturers standard size sheets

Click **Submit** to view the Total Asbestos Fibre Exposure.

Submit

Asbestos Fibre Exposure (fibre /ml) 55

CLIENT TESTIMONIALS

“Because it’s all together, links make this much easier to get about.”

“Everything I need is there!”

“Will enable me to enhance my knowledge in all fields.”

“It covers everything you need—especially the 3D Human Anatomy.”

“Scenarios and case law will help with making liability decisions.”

“Saves us having to ask amongst the section and checking books.”

“Liability section is very good—handy for significant cases and for simplifying the 6-pack regulations.”

“Very impressed with the medical side of it as it shows exactly where things are and describes necessary treatments (medical dictionary – drug info) which gives a better understanding.”

“Impressed at relevance to job.”

“I used Motor Knowledge, when I worked in Motor Claims, so knew what to expect—very good.”

“As a new starter, there are lots of areas I need to improve on and this will help.”

“I am new to Casualty claims and it will help me become more confident in my role.”

“Very good learning and referencing tool—quick access to JSB, Case law and 6-pack Regulations.”

“Relates to every aspect of my day-to-day handling of claims. There is so much information to access.”

“Will save time in researching.”

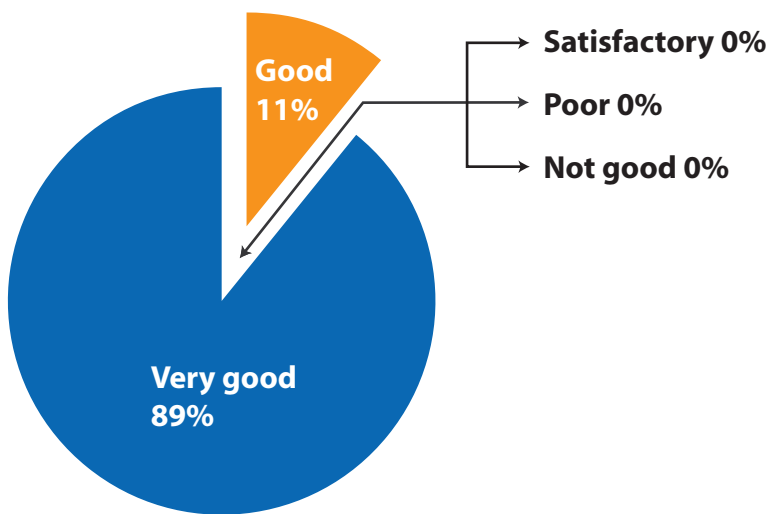
“So much information to back up your decisions.”

“An excellent reference tool, the most useful product we have had for years.”

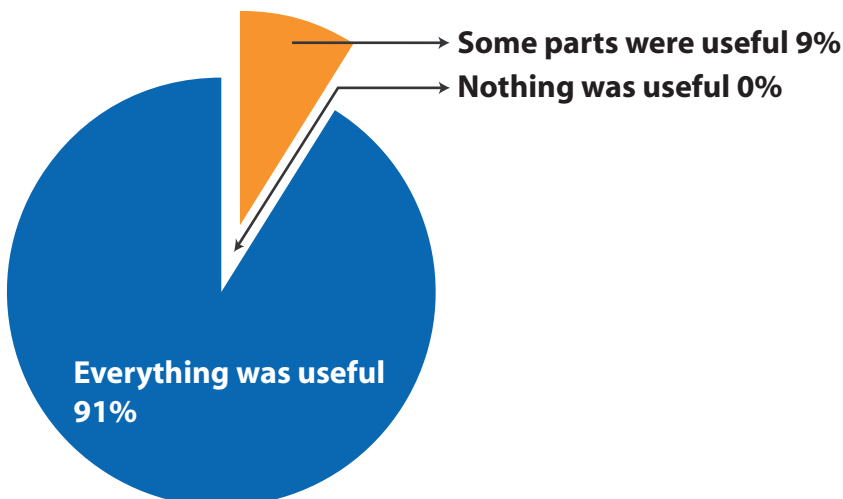
“A lot of hard work has gone into this. No doubt the dividends will justify the effort.”

“One-stop shop!”

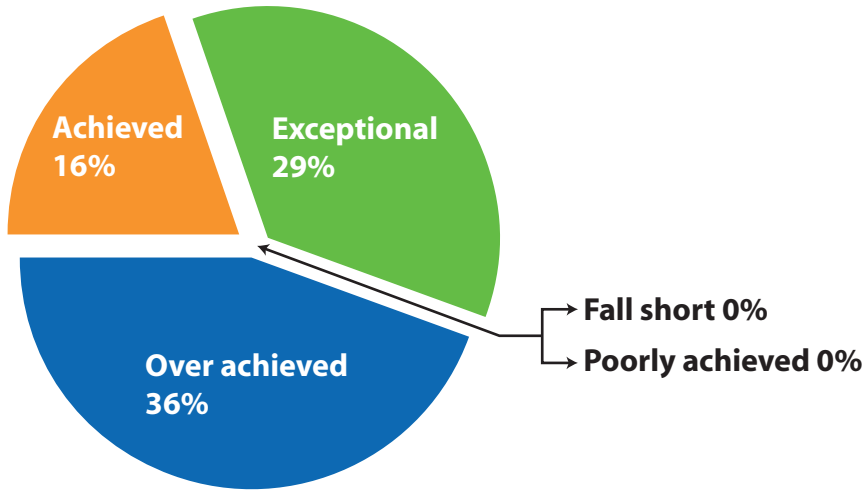
USER-FEEDBACK REPORTS ON THE EMPLOYER LIABILITY – PERSONAL INJURY TOOL



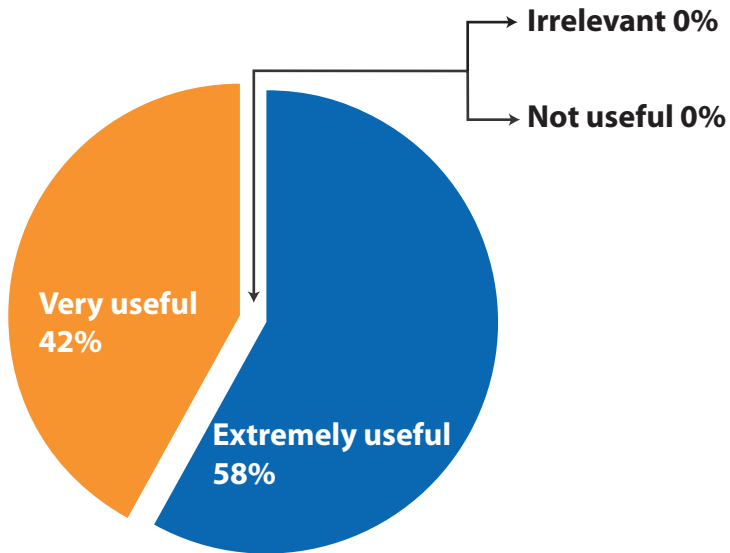
How would you describe your experience with the EL PI tool today?



What parts of EL PI did you find useful and why?



To what extent did the EL PI tool meet your expectations?



What is your overall impression of the EL PI tool?