EverSure Business Process Management Project

Merging Traditional and Digital Insurance Processes

Course: BUS 353: Business Process Management

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1. Executive Summary

EverSure, a legacy insurance provider with more than 20 years in the industry, has recently acquired a digital competitor in response to evolving market trends. This project evaluates EverSure's dual process landscape—traditional and digital—for selling insurance products and aims to merge them into a unified process that enhances operational efficiency, reduces redundancy, and delivers improved customer experience.

Through detailed process discovery, BPMN modeling, cycle time efficiency analysis, and identification of key bottlenecks, our team has proposed four targeted changes. These include implementing a unified IT system, redesigning lead management, automating reporting, and integrating contract/payment processes.

Our proposed improvements promise increased efficiency, lower costs, and a strategic alignment of operations with modern customer expectations.

2. Introduction

EverSure has operated with deep knowledge of customer needs, maintaining a traditional, relationship-driven business model. Recently, the company acquired a digital insurance provider to strengthen its competitiveness. However, this acquisition introduced operational complexities, as two different processes, systems, and work cultures now co-exist within the organization.

This project:

- Documents and models both traditional and digital processes using BPMN.

- Analyzes each process for inefficiencies and structural gaps.

- Identifies key issues causing delays, errors, and opportunity losses.

- Proposes integrated redesigns aligned with Business Process Redesign (BPR) principles.

3. As-Is Process Discovery and BPMN Models

3.1 Traditional Process

Overview:

- Sales representatives identify leads manually.

- Admins prepare a detailed customer report from CNTR.

- Meetings are scheduled, offers are customized, and client responses are awaited.

- Contracts are processed via CNTR and registered into OPER

  .

Key Attributes:

- Processing Time: ~21–24 hours

- Waiting Time: ~216–312 hours

- Success Rate: 60% interest post-meeting, 50% acceptance

- Contract Value: ~20,000€

- Monthly Leads: ~100

BPMN Diagram:

```
                    ┌─────────────────────────┐
                    │                         │
                    │   Start Lead Generation │
                    │                         │
                    └─────────────────────────┘
                                 │
                                 ▼
              ┌──────────────────────────────────┐
              │  Identify potential new customers │
              └──────────────────────────────────┘
                                 │
              ┌──────────────────────────────────┐
              │   Submit request to Sales Admin   │
              └──────────────────────────────────┘
                                 │
              ┌──────────────────────────────────┐
              │      Receive customer report      │
              └──────────────────────────────────┘
                                 │
              ┌──────────────────────────────────┐
              │  Book meeting with potential client│
              └──────────────────────────────────┘
                                 │
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              ┌──────────────────────────────────┐
              │       Prepare for meeting         │
              └──────────────────────────────────┘
                                 │
              ┌──────────────────────────────────┐
              │     Conduct client meeting        │
              └──────────────────────────────────┘
                                 │
                                <X>
```

- Start Lead Generation
- Identify potential new customers
- Submit request to Sales Admin
- Receive customer report
- Book meeting with potential client
- X (gateway)
- Prepare for meeting
- Conduct client meeting
- X (gateway)
- Send data to Sales Admin for offer
- Notify Sales Admin about future contact
- Receive prepared offer
- Modify and approve offer
- Send offer to customer
- Receive customer response
- X (gateway)
- Lead declined
- Forward to Back Office
- Modify offer based on feedback
- Receive accepted contract
- Send modified offer to customer
- Register contract in CNTR
- Register customer data in OPER
- Archive contract
- Generate daily payment reports
- Extract bank account payment reports
- Reconcile payments
- X (gateway)
- Investigate payment issue
- Process complete

3.2 Digital Process

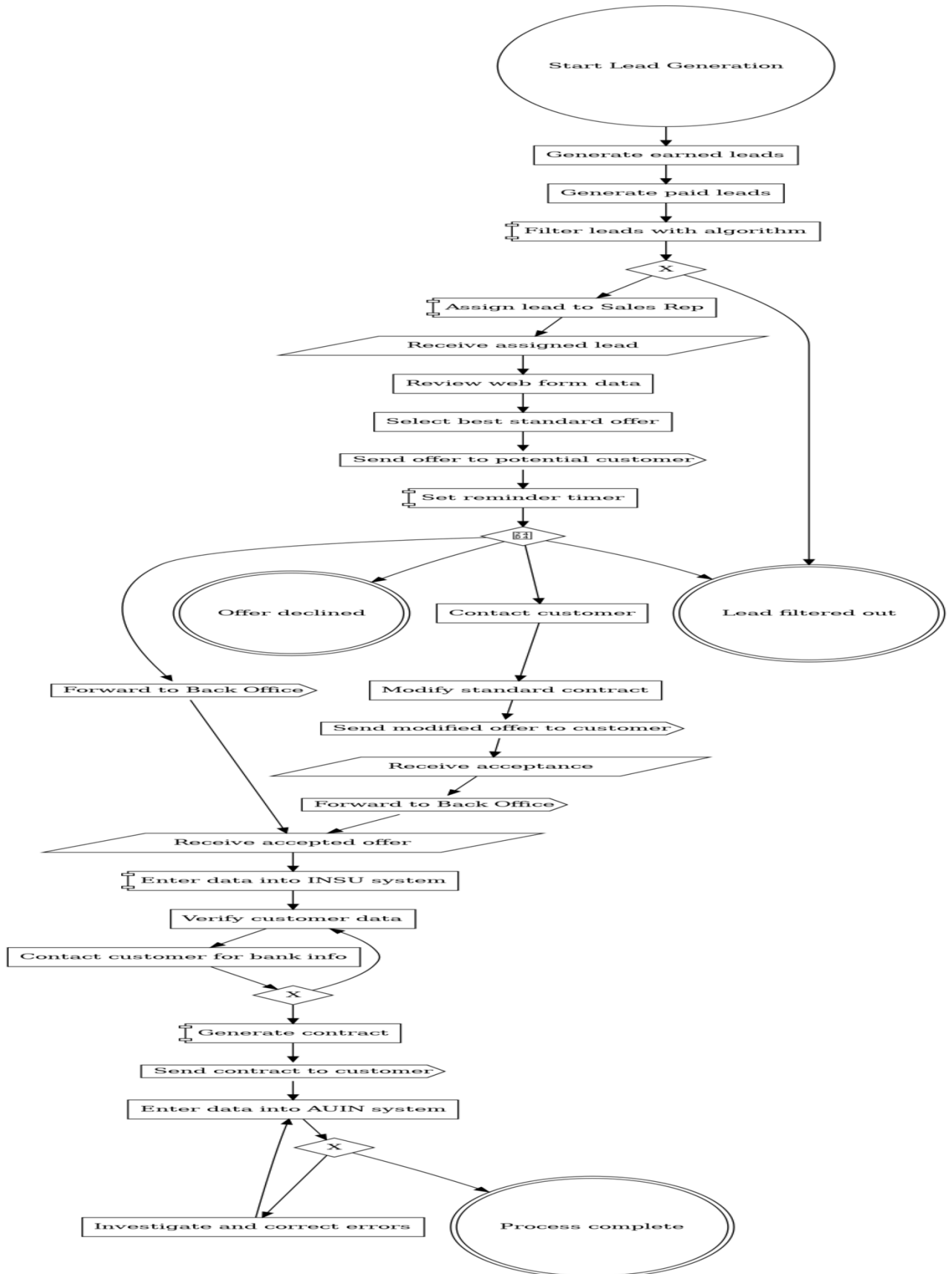**Overview:**

- Marketing team generates leads via ads and content.

- An algorithm filters leads; sales sends standard offers.

- 70% non-response rate after 3 weeks.

- Contracts are processed in INSU and registered in AUIN.

Key Attributes:

- Processing Time: ~10.27–14.27 hours

- Waiting Time: ~152–168 hours

- Conversion Rate: ~10%

- Contract Value: ~500€

- Monthly Leads: ~1,000

```
                          ┌─────────────────────────┐
                         (   Start Lead Generation   )
                          └─────────────────────────┘
                                      │
                          ┌─────────────────────────┐
                          │  Generate earned leads   │
                          └─────────────────────────┘
                                      │
                          ┌─────────────────────────┐
                          │   Generate paid leads    │
                          └─────────────────────────┘
                                      │
                          ┌─────────────────────────┐
                          │ Filter leads with algorithm│
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                                      │
                                  < X >
                                   │
                          ┌─────────────────────────┐
                          │ Assign lead to Sales Rep │
                          └─────────────────────────┘
                                      │
                          ╱ Receive assigned lead ╱
                                      │
                          ┌─────────────────────────┐
                          │   Review web form data   │
                          └─────────────────────────┘
                                      │
                          ┌─────────────────────────┐
                          │ Select best standard offer│
                          └─────────────────────────┘
                                      │
                          │ Send offer to potential customer │
                                      │
                          ┌─────────────────────────┐
                          │    Set reminder timer    │
                          └─────────────────────────┘
                                      │
                                  <timer>
                   ┌──────────────────┼──────────────────┐
          ( Offer declined )   ( Contact customer )   ( Lead filtered out )
                   │                   │
      │ Forward to Back Office │  ┌──────────────────────┐
                   │           │ Modify standard contract │
                   │           └──────────────────────┘
                   │                   │
                   │           │ Send modified offer to customer │
                   │                   │
                   │           ╱ Receive acceptance ╱
                   │                   │
                   │           │ Forward to Back Office │
                   │                   │
                   └──────╱ Receive accepted offer ╱
                                      │
                          ┌─────────────────────────┐
                          │ Enter data into INSU system│
                          └─────────────────────────┘
                                      │
                          ┌─────────────────────────┐
                          │   Verify customer data   │
                          └─────────────────────────┘
                                      │
              │ Contact customer for bank info │
                                      │
                                  < X >
                                      │
                          ┌─────────────────────────┐
                          │    Generate contract     │
                          └─────────────────────────┘
                                      │
                          │ Send contract to customer │
                                      │
                          ┌─────────────────────────┐
                          │ Enter data into AUIN system│
                          └─────────────────────────┘
                                      │
                                  < X >
                   ┌──────────────────┴──────────────────┐
      │ Investigate and correct errors │      ( Process complete )
```

BPMN Diagram:

4. As-Is Process Analysis

4.1 Cycle Time Efficiency

Formula Used:
CTE = Processing Time / (Processing Time + Waiting Time)

Traditional Process:

- Best Case: 21 / (21 + 216) = **8.86%**

- With Modifications: 24 / (24 + 312) = **7.14%**

Digital Process:

- Best Case: 10.27 / 162.27 = **6.33%**

- With verify Request: 14.27 / 182.27 = **7.83%**

Assumptions:

- 40-hour working week

- Sequential execution (no parallelism)

- Waiting time = 0 when unspecified

- Reasonable estimates were made where processing times were not given

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4.2 Issue Register

Issue	Description	Impact	Evidence	Assumptions
1. Disconnected IT Systems	CNTR/OPER vs. INSU/AUIN; redundant data entry, inconsistent visibility	15% error rate in digital; missed cross-selling; duplicate data	4 different systems, no integration	20,000€ savings with unified system

2. Excessive Waiting in Traditional Process	Delays in reporting and meetings	Low CTE (8.5%), opportunity loss (20%)	1-week report wait, 2-week meeting delay	Faster reporting won't lower quality
3. Poor Digital Lead Quality	70% no response; 10% contract conversion	Wasted marketing spend, low ROI	50% filtered, 70% ignored	Algorithm lacks precision

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5. Process Redesign Proposal

Change 1: Unified Information System

- **Add**: One platform replacing CNTR, OPER, INSU, AUIN

- **Drop**: Redundant data entry and separate platforms

- **Benefits**: Lower error rate (from 15% to 5%), 10% faster back-office work, 20,000€ annual savings

- **BPR Principles**: Technology enablement, Integration, Error prevention

Change 2: Hybrid Lead Qualification System

- **Add**: Lead scoring algorithm combining sales insights

- **Drop**: Separate lead gen processes

- **Benefits**: Better targeting; 20% more good leads; lower non-response (below 50%)

- **BPR Principles**: Task elimination, Triage, Empowerment

Change 3: Automated Reports & Offers

- **Add**: Pre-filled report and offer templates

- **Drop**: Manual customer reports and handoffs

- **Benefits**: Report wait reduced from 1 week to zero; 20% more clients reached

- **BPR Principles**: Automation, Case Manager, Resequencing

Change 4: Integrated Contract & Payment Processing

- **Add**: Standard templates; cross-channel workflow

- **Drop**: Separate contract flow per channel

- **Benefits**: 10% faster processing; unified back office; lower error and investigation time

- **BPR Principles**: Case-based work, Integration, Exception handling

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6. Expected Benefits

Efficiency

- CTE improved to 15%

- Back office 10% faster

- Reporting and payment delays reduced

Cost Savings

- 20,000€ IT savings/year

- Lower error rates reduce rework

- Streamlined onboarding and training

Growth

- 20% more traditional customers

- 20% better lead quality (digital)

- Higher conversion rates

Customer Experience

- Faster responses

- Consistent service

- Personalized offerings

- Fewer delays or errors in processing

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7. Conclusion

EverSure's dual-channel setup revealed both opportunities and inefficiencies. The traditional process offers depth and relationship-building but suffers from time lags. The digital process brings speed and scale but lacks precision in targeting.

By redesigning around four core changes—system unification, hybrid lead scoring, automation of reporting, and centralized contract management—EverSure can build a merged, efficient, and scalable future-ready business process.

This new model positions the company for sustained growth, better service, and stronger competitive advantage.

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8. References

- EverSure Case Study (2025)

- BPMN Modeling Guidelines – BPMN.io

- BUS 353 Lecture Notes – University LMS

- Milani, F. (2020). Business Process Management Frameworks