

# RESPONSE MANAGEMENT AT THE HIGHEST LEVEL

The direct insurer brand HUK24 stands for the best customer service. Email is the company's most important communication channel with millions of customers. This results in a volume of daily email communication that would be impossible to handle without high-performance and AI-supported response management. Thanks to the response management solution smart FLOW, HUK24 masters this challenge every day.



## CUSTOMER

HUK24

## COUNTRY

Germany

## HIGHLIGHT

Efficient response management for up to 16,000 emails per day

## PRODUCT

smart FLOW

## HIGH BASE LOAD AND ENORMOUS LOAD PEAKS IN EMAIL VOLUME

With around 13 million insured motor vehicles, the HUK Group is the largest car insurer in Germany (as of 2020). The direct insurance subsidiary HUK24 on its own is also among the top 10. The volume of customer emails at HUK24 is correspondingly high: HUK24 receives between 4,500 and 5,000 emails a day. This number can grow to more than 16,000 emails a day at peak times.

At the same time, it is part of the self-image of the direct insurer, which operates exclusively online, to process the concerns of its customers quickly and competently. Every single email must be distributed, processed, and archived. Without a high-performance response management system, this is a hopeless undertaking.

Maximum scalability, availability, and quality of the IT solution used are not just general points on the list of requirements but business-critical core requirements. The aim is to provide the best possible support for customer service clerks. This includes automated pre-qualification of inquiries to the greatest possible extent to enable rapid processing of cases.

For this purpose, the inquiry must be immediately placed in the correct context for processing, employing close integration with other systems - for example,

## CHALLENGES

- ✓ Every day, thousands of emails need to be processed efficiently
- ✓ High base load of around 5,000 emails/day and enormous load peaks of up to 16,000 emails/day
- ✓ More than 160 users simultaneously in regular operation - up to 200 at peak times
- ✓ Efficient and ergonomic user interface desired
- ✓ Broad customizing options required - even during operation
- ✓ Flexible connections to surrounding systems such as text management, CRM, and inventory system are necessary
- ✓ Openness is needed for dynamic workflows to execute transactions

for text management, customer data, and inventory maintenance. The necessary transactions must then be triggered and archived.

In regular operation, around 160 users work with the system simultaneously and 200 at peak times. Therefore, the efficiency of the overall process is primarily determined by ergonomics and user guidance. That is why HUK24 places high expectations on efficient operability coupled with a high level of user-friendliness.

The previous response management solution could no longer meet these requirements: Performance was no longer sufficient, the software was not open and flexible enough, and error handling was inadequate.

The HUK Group had already had an excellent experience with the smart FIX product from Insiders Technologies for processing incoming paper mail across all divisions. Thus, the related product from Insiders Tech-

nologies was one option in selecting a new response management solution. In evaluating five relevant software products on the market, smart FLOW quickly prevailed over the alternatives - it offered the best options for dynamic configuration during operation and flexible expansion with workflows using self-developed .net modules. It was also possible to consolidate the system landscape and supplier relationships by switching to Insiders Technologies.

### FAST AND CASE-CLOSING PROCESSING THANKS TO AI AND DEEP INTEGRATION

The IT team at HUK is very experienced in using and implementing response management products. Therefore, the internal team implemented the project mainly independently after building an understanding of the new product. The product experts from Insiders Technologies accompanied the project team with

*„Our customers expect fast feedback on their concerns. Due to the many thousands of emails from customers per day, we have the highest expectations of our response management solution. smart FLOW from Insiders Technologies fully met our requirements..“*

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consulting on customizing. Already in the initial phase, a particular focus was placed on supporting the customer service clerks in the best possible way with a comprehensive integration into the surrounding systems.

For the IT team, the decisive factor was that the new response management solution offered optimal possibilities for integration into the process and system landscape at HUK. Unlike other solutions, smart FLOW allows the configuration and modification of workflows even during operation, which significantly simplifies the practice of IT operations. Using interfaces, other systems can be easily connected.

The AI component smart FIX from Insiders Technologies has already been in use at HUK since 2003 for private health insurance and across the board since 2007 for recognition of general incoming mail and has proven itself there. Consequently, AI capabilities were also used to classify and extract email communication.

With smart FLOW as the new solution for response management at HUK24, integrating with other components of the Cognitive Process Automation platform from Insiders Technologies was simple. All emails are now routed for classification via smart FIX, which quickly and accurately recognizes the facts of the inquiry and extracts and provides essential data for processing.

In this way, emails can be routed directly to the respective processing teams, where they are displayed in the context of the data required for processing from the customer and inventory systems. Text modules are pulled from external text management and made

*„Our customer service team process enormous volumes of requests in the shortest possible time. We need to provide process support that is robust and optimized in detail, which we can implement thanks to smart FLOW's excellent integration and customizing capabilities.“*

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available. Intelligent pre-processing and supporting automation ensure efficient and case-closing processing.

The departments have praised the new solution for its performance, robustness, good ergonomics, and usability. Simple menus and an optimized interface enable efficient work that supports the delivery of the required service level.

By their very nature, many inquiries not only need to be answered but also trigger subsequent transactions, such as new offers, a claim processing, a change in customer data, or even changes in the portfolio. For this purpose, HUK24 has implemented twelve work-



*„The cooperation with Insiders Technologies went very well. We essentially implemented the solution ourselves and were able to entirely rely on the selective customizing support from the product experts. We particularly liked that Insiders Technologies constructively took on board suggestions about the product, which meant that the solution was constantly evolving.“*

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## BENEFITS

- ✓ Satisfied customers through fast and competent service
- ✓ Significant efficiency through powerful AI and optimized processes
- ✓ More flexibility through open architecture and custom workflows
- ✓ High user satisfaction due to ergonomic operating concept
- ✓ Scalability and robustness through modern software technologies
- ✓ More operational reliability in high-load phases thanks to power reserves
- ✓ Synergies with other application areas through unified Insiders platform

flows within the smart FLOW workflow engine. Many requirements and processes could already be modeled and implemented based on the functions provided by Insiders Technologies.

The solutions from Insiders Technologies are used in many parts of the HUK-COBURG insurance group, resulting in corresponding synergies such as shared product know-how and maintenance and operations. Given the wide-ranging use, it was essential to the internal audit department that all authorizations could be assigned on a division-specific basis. This ensures that sensitive health data is optimally protected.

According to the insurer's policy, customer data should not leave the company. Therefore, the entire solution

runs on-premises in the customer's data centers. All systems are monitored to ensure smooth operation - especially during peak load phases. This has shown that thanks to Elastic technologies, smart FLOW can cope with load peaks much better than the previously used solution based on relational databases.

From HUK's point of view, the licensing model from Insiders Technologies was also advantageous, as it avoided the risk of a drop-off in operation due to exhausted license quotas - an essential component for risk minimization given the very dynamic load volume at the insurer. The overall solution can be further developed to implement new requirements and improvements.







## SMART FLOW: INTELLIGENT OMNICHANNEL RESPONSE MANAGEMENT

smart FLOW is the standard product for omnichannel response management. With smart FLOW, communication with customers is effortlessly and in real-time via email, Facebook, WhatsApp, or other social media channels – all from one interface. Correspondence is automatically routed to the right person, while intelligent suggestions maximize response performance.

[insiders-technologies.com/en/mailroom-automation/#smart-FLOW](https://insiders-technologies.com/en/mailroom-automation/#smart-FLOW)

## ABOUT HUK24

HUK24 AG - founded in 2000 - is the online subsidiary of the HUK-COBURG insurance group. As a direct insurer, it offers a wide range of products in motor vehicles, liability, housing, provision & assets, and health insurance exclusively online. HUK24 has been awarded top marks several times for its customer service.

[www.huk24.de](http://www.huk24.de)

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## ABOUT INSIDERS TECHNOLOGIES GMBH

Insiders Technologies is a leading technology company and market-established software provider for Cognitive Process Automation. More than 3,000 customers from various industries rely on Insiders' innovative solutions to optimize their document-centric business processes. Based in Kaiserslautern, Germany, it is the most successful spin-off of the German Research Center for Artificial Intelligence (DFKI). It has made it its mission to transform state-of-the-art AI into tangible customer benefits. Insiders Technologies use the latest deep learning technologies and software solutions to understand heterogeneous content, extract business-relevant information, automate transactions and shorten response times. In doing so, the technological pioneering spirit and agility guarantee continuous innovations and products on the pulse of time.

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