

Case Study: **MSH INTERNATIONAL**

THE CHALLENGE

MSH INTERNATIONAL is a global leader in the design and management of international health insurance solutions for expatriates. MSH INTERNATIONAL realized that the cumbersome process for managing their data was eating away at staffs' productivity and holding them back from providing the best possible customer service. Further, brokers selling their products and even end customers were not able to access the data they needed to make appropriate decisions on their insurance policies. Due to the competitive nature of the insurance industry, MSH INTERNATIONAL recognized that they needed to make their data accessible and usable in order to maintain their competitive foothold.

THE SOLUTION

The project team, consisting of key members from both MSH INTERNATIONAL and Spieker Point, identified that what MSH INTERNATIONAL needed was a Business Management Platform which would connect the data from various data sources to improve day-to-day decision making, automate numerous workflows and provide improved customer service.

The team quickly realized that it would touch a wide range of data and business processes, and the project would be large. As such, the project was divided into releases – starting with functionality that would require relatively little effort and provide vast business value (the “low hanging fruit”). The early releases provided MSH INTERNATIONAL confidence that Spieker Point and the project team were capable, and had their best interests at heart. The release structure allowed them to see a return on investment as soon as possible.

From the start of the project, DECK DecisionWare and the MSH INTERNATIONAL specific extensions were white labeled “Aviator”. From Aviator everyone (internal staff, external brokers, customers and carriers/underwriters) can gain access to data applicable to their role. For management this means rich dashboards that quickly provided visualizations of company wide benchmarks for things such as ideal vs actual processing times – a valuable metric that directly ties into customer service, that something had previously been a complex and cumbersome metrics to obtain. From the dashboard, management can easily dive down in to the data behind the graphics and view it in a tabular view. For the accounting department, Aviator completely automates their monthly reporting, and for the account managers the process of day-to-day activities has drastically improved. MSH INTERNATIONAL is realizing the benefits of the software in day-to-day usage and at the same time development is ongoing, continuing to extend Aviator with more and more complex functionality.



THE COMPANY

Customer

MSH INTERNATIONAL

Category

Business Management Platform

IndustryInternational Health Insurance
Third Party Administrator (TPA)
Expatriate Health Insurance**Products Used**

DECK DecisionWare

ServicesConsulting
Integration
Analytics
Process Automation
Software Development
White-labeling

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Aviator includes the following DECK DecisionWare components:

- **DECK Dashboards** – A centralized hub to oversee everything associated with important operational metrics, applicable to your role.
- **DECK Report** – Automating reporting from multiple data sources provides answers to frequently asked questions.
- **DECK Query Builder** – With extensive filtering and sorting capabilities occasional questions are now easy to answer by anyone within senior management – no technical knowledge required.
- **DECK Connect** – Aviator aggregates data from multiple sources within MSH INTERNATIONAL.
- **DECK Workflow** – Various events trigger various workflows, ensuring nothing falls through the cracks.
- **Share and Subscribe** – This functionality makes it easy to direct your co-workers attention to where it's needed, whether it'd be dashboard, query or report.
- **Collaboration** – MSH INTERNATIONAL can now tie the conversation to the data, or the policy, or the customer, right where it belongs.
- **Stakeholder Portal** – The user access controls were extended to include external stakeholders such as customers and brokers as well as underwriters fronting the policies.
- **Security Requirements** – This solution conforms to the high regulatory privacy and security standards outlined in the Health Information Act and Alberta Education regulations for privacy and security measures.



ARCHITECT'S COMMENTS

"The most exciting aspect of the MSH INTERNATIONAL project has been the use of the Analytics engine of DECK DecisionWare.

Often times Analytics products just visualize the data. This project allowed us to extend DECK DecisionWare one step further with what we like to call "actionable analytics". Having a beautiful dashboard is nice but it doesn't automatically answer the question "now what do we do?" It just makes so much sense to have analytics drive things like internal processes. Combine that with a customer portal, where stakeholders external to the business have access to analytics related to their account, we've managed to take DECK DecisionWare far beyond a traditional executive dashboard.

The analytics that we've been able to provide for MSH INTERNATIONAL is truly innovative and being based on DECK DecisionWare it has huge scalability off into the future."

Steve Hole, CTO

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THE BENEFITS

Aviator development continues to automate the business processes/workflows that are important for efficiency gains inside of MSH INTERNATIONAL, leading to continuous improvement on things like turn around time on claims processing, richer information for policy renewal, automated data collection and reporting for month-end and year-end activities. Workflow automation allows events to trigger the software to prompt account managers to take action. For example, 90 days before a policy expires an account manager has a task to review all of the relevant information already gathered by Aviator and make decisions on how to price the renewal.

- Thanks to the share and subscribe functionality internal communications has improved dramatically.
- Instant knowledge of how the company is performing vs desired performance
- Improved communications with external stakeholders thanks to their ability to self serve.
- Improved data accessibility by easily going from a visualization to a tabular view of the data.
- The incremental approach on this project resulted in the first release into production after three months with expansion and additions still ongoing.
- A major selling feature and benefit provided to current and potential customers over other international health insurance providers resulted in a number of newly acquired customers.
- A more efficient business process where stop-gap measures are in place.



CUSTOMER COMMENTS

“Aviator is allowing us to provide better service to our clients, with more flexibility and transparency. In the insurance industry, obtaining valuable data to control medical premiums is not a simple or straightforward task. As a result, data is usually presented at the macro level, when policy renewals are about to be finalized. At this point, it is too late for HR managers to correct plan anomalies, or even study the methods with which companies can mitigate medical costs for the upcoming year.

With Aviator, we’re now able to provide our customer with depth of information at incredible speed and accuracy. In a fraction of the time previously required to find, access, load, and consolidate data from a variety of siloed claim, billing, and customer systems, Aviator provides deep insights to customer accounts instantly.

As a result, Aviator is a key tool for our competitive advantage of providing excellent customer service.”

Philippe de Dreuzy,
President & CEO
MSH INTERNATIONAL