



## Enterprise Operations Transformation

Helping businesses manage  
market disruptions

The COVID-19 pandemic is forcing us to reimagine society, enterprise, operations and governance. The ensuing market disruption is already remolding how businesses think about their future. We believe it is important to not only prepare for the economic slowdown but also look at this as an opportunity to accelerate initiatives that improve efficiency, optimize costs, reduce cycle times, and enhance user experience, thereby improving the ability to ride the downturn and emerge even more competitive and profitable.

**Some key priorities (especially in the midst of this global health crisis) insurers should:**

- Respond to and reassure policyholders on their covers and investments
- Provide financial assistance to impacted individuals and businesses
- Assess potential risk exposure and ensure adequacy of loss reserves
- Operate virtually and deliver 24/7 service



### **Embracing the new normal with Enterprise Operations Transformation (EOT)**

**Four levers of the EOT framework help client organizations recognize, prioritize and respond to disruptions:** We use a unique combination of process redesign, automation, and analytics to create the next level of customer experience, while continuously evolving ways for straight-through processing of actions. Further, processes are hyper-automated to enhance efficiency by streamlining processes into a 24/7, stable, secure, and error-proof workflow. The

resultant data is perfect for analytics and becomes a force-multiplier of successful business strategy, and immersive customer experiences.

EOT framework is by design focused to enable digitization of the business processes via technological interventions from an E2E perspective to drive quantum benefits for the client organizations.

Wipro's EOT framework is, by design, focused to enable digitization of the business processes via technological interventions from an end-to-end perspective to drive quantum benefits.

## How our EOT framework has helped our clients respond

### Impact

COVID-19 and other unforeseen events are impacting the entire business value chain:

- Shortage of operations support staff
- Uncertain pandemic loss exposure (e.g., business interruption)
- Liquidity impact due to slower customer payments
- Inability of third-party providers to meet obligations
- Overwhelmed communication, compliance, and monitoring systems

### Response strategy

Wipro has created a cross-functional team with CoE/business units to address challenges:

- Prioritize business-critical activities and implement business continuity plans
- Engage underwriting, claims, reinsurance, and legal teams to assess pandemic exposure and impact of vendor contract breaches
- Closely coordinate with suppliers and customers to manage cash flow and operations
- Leverage automation of routine tasks, so staff can focus on critical-to-business activities

### Intelligent automation

Intelligent automation has helped accelerate the journey to normalcy:

- Bot-driven updates to vendors and customers regarding claims/ operations status
- Augment automation on claims and customer service processes to support limited staff

## Critical business processes to automate for rapid response

### Claims

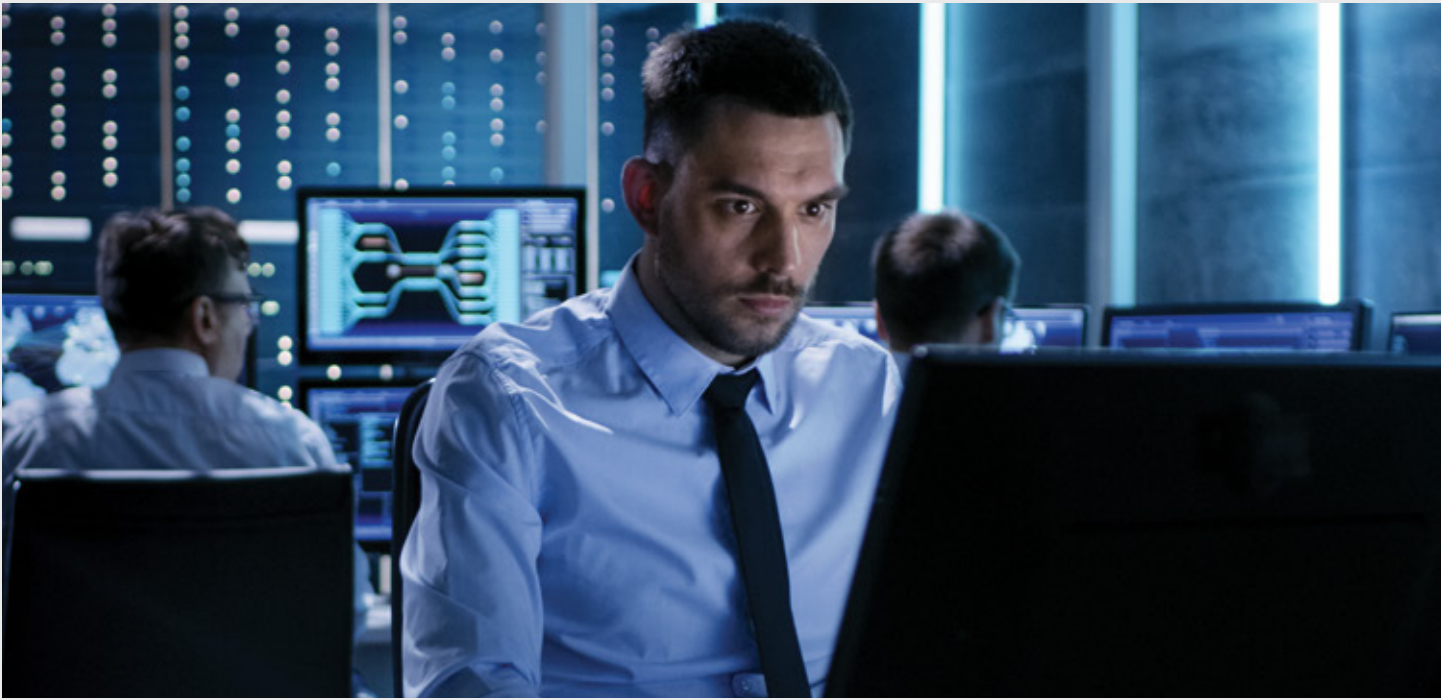
- Scan regulatory agency websites/ alerts to maintain compliance requirements
- Automate First Notice of Loss intake and claims status updates
- Accelerate automated payments for COVID-19 related claims

### Customer service

- Automate and redirect routine tasks and customer info requests to self-service and reduce impact of call center staffing shortages
- Issue proactive and automated customer communications to reassure and offer support
- Create automated real-time dashboard for capacity planning
- Streamline staff scheduling and tracking

### Underwriting

- Improve underwriting technical efficiency impacting expense ratios and margins
- Remove clutter and voluminous paperwork from underwriting assistants using cognitive computing, AI and automation
- Automate data collection to analyze pandemic risk and support development of new pandemic insurance products
- Cognitive computing to scan and analyze policy terms to assess loss exposure to pandemic risks



## Deep dive into Enterprise Operations Transformation

**Simplification of processes via digitization and refinement of business models can help jump-start the business KPIs:**

**Our approach:** Collect, assess, identify and select the opportune areas for driving standardization and simplification

- Capture the analog processes & data associated with them
- Way to digitize the existing processes end to end
- Identify processes that are ripe for simplification
- Meet the industry benchmarks
- Capability to work remotely

### Tools and framework

- Process Mining
- Gaps Identification
- Process Standardization
- Knowledge management
- Remote Assessment Advisory

- Remote Work from Anywhere

### Benefits

- Upto 15% staff related efficiencies
- Standardized and ‘future-ready’ processes
- Benchmark performance on metrics (comparable to best-in-industry)

We have helped our clients re-defined their processes and operating model preparing them adequately for the post-crisis future.

**Automation in an integrated manner is a sure shot way to skip the redundancies and solve end-to-end business problems:**

**Our approach:** Driving automation across horizontal and vertical use cases for maximum optimization of investments

- Select and use the best in class product(s)
- Select processes to automate that will deliver maximum ROI
- Handle the variations across geographies/ BUs
- Look at E2E automation with multiple technology stacks
- Make use of current investments with the business complexities

## Tools and framework

- Business process management tool for process orchestration
- Robotic process automation
- Cognitive computing and artificial intelligence
- Automation as a service
- Remote automation deployment

## Benefits

- Upto 35% staff and infrastructure related cost efficiencies
- Benchmark metric performance (step changes to turnaround time and accuracy)
- Contractually committed cost reduction.

With this offering, we offer e2e integrated automation services to our clients, which can continue to focus on their core businesses.

**Business intelligence at the hour of need can be difference between survival and success to help client organizations adapt swiftly.**

Our approach: Data is at the heart of all exploration and production workflows and is always a pivotal factor in any business outcome

- With the newly digitized processes and methods, companies will greatly benefit from data driven insights on how their overall workforce is performing, can they be leveraged better, how to present their performance in the right shape and form.

## Offerings

- Reporting & dashboards
- BOT dashboard
- Personnel monitoring
- Operational analytics
- Speech & text analytics
- Customer journey analytics

## Benefits

- Actionable insights
- Smarter processes
- Knowing the unknown
- Better allocation of resources and spend

We can use service design to help companies ensure their products and services are still delivered at scale with reduced staff, while preserving superior customer experience.

**Immersive experience will hold the key and will help businesses thrive when social distancing is going to be a norm for a longer duration.**

Our approach: Reimagine the human & tech dimensions of processes while ensuring experience doesn't suffer

- Reduce the customer contact across channels
- Provide a consistent and efficient experience across channels
- Pre-empt the business issues in a preventative mode
- Being more proactive instead of reactive
- Additional self-service channels/ offerings that can be leveraged

## Offerings

- Customer journey mapping
- Cloud based contact center
- Self-service and assisted support

## Benefits

- Upto 25% uplift in CSAT/ NPS
- Customer effort reduction
- Improved stickiness, higher renewal, low turnover

With this offering we will re-look at the entire customer journey from a left-shift perspective thereby reducing overall contact volumes and yet deliver superior experience.

## Case studies

### Our experience: Transforming operations for the largest US health insurer

Scope: 4500+ smart associates supporting from our global locations in India, the Philippines, United States and Mexico with an annual operations spend of US\$ 110 Mn+

#### Areas targeted

- Enrollment
- Provider verification & selection
- Provider directory and contracts
- Benefits COB and eligibility
- Claim intake, setup, appeals & grievances
- Payment integrity

#### Challenges

- High operating costs
- Manual claims processing, prone to errors
- Fraudulent claims
- Poor monitoring & tracking mechanism
- Cumbersome & time-consuming processing with a lot of rework

#### Solution

- Harmonized & standardized processes lowering waste and rework
- Deployed AI/ML based virtual SMEs and auditors
- Implemented fraud and anomaly detection solution along with predictive models for forecasting inventory
- Enabled live and mobile monitoring of digital operations
- Payment integrity analytics to monitor over & underpayments

#### Benefits

- US \$85+ million business value/ cost reduction for client
- US \$90 million over/ under payment saving
- 17% appeals reduction with an accuracy of 99.3%
- 600+ FTE capacity creation
- 99.99% dollar accuracy on payments
- 97% provider satisfaction rate up by 10-12%



## Our experience: Transformation for a leading retirement and benefit services provider

The client is a leading provider of retirement and benefit services with over 25 years of operation, \$2.3 billion in annual revenue and aggregated employee strength of 1.5 million +, across health and wealth benefit processing areas.

### Areas targeted

- Wealth benefits administration – superannuation, pension plans, contributions
- Health benefits administration - health care plans, insurance, dependent verification, enrolments, claims processing
- Workforce administration
- Payroll processing
- Tax filing shared services

### Solution components

- DEFT (Deep Extraction Framework for text)  
-Image extraction framework including attribute extraction

- Virtual assist backed by cognitive search for customer service operations
- Email processing bots for template-based responses
- Deep neural networks for manual inputs with non-standard variations
- Anomaly detection for invoice processing & claims management

### Benefits

- 5 million+ documents processed annually
- More than 40% guaranteed savings delivered through best in class practices
- 60% improvement in processing efficiency
- 90%+ accuracy
- 3000+ end clients across various industries
- 50-60% effort reduction in data processing



## Tool-sets

Enterprise Operations Transformation involves the use of lean and six sigma methodologies for simplification, RPA and AI for hyper-automation, home-grown intelligent platforms for analytics and next-gen platforms for immersive experience.

### Wipro Base)))™: A Digital (Virtually Deployed) Process Transformation Platform

Wipro Base)))™ is a hosted Business Operations Platform leveraging operations analytics, pre-built process libraries, business design and other features to help organizations with process management. It is a single platform for process capture, rationalization, execution, monitoring and continuous improvement.

Wipro Base)))™ harmony helps customers manage their business interactions and leverage best practices across industries. It efficiently manages business interactions spanning people, process, data, and systems in an organization.

### Wipro HOLMES™: Our AI platform

Wipro HOLMES™, Wipro's Artificial Intelligence (AI) platform, is the bridge between Foundational AI algorithm builders and Applied AI. HOLMES Platform handles all the needs from building, publishing, metering, governance to monetization of heterogeneous AI solutions. The offerings of HOLMES have been successfully deployed across industry verticals and functions driving the 3E's - Efficiency, Economics and Experience.

### NextGen Customer Experience (NGCE):

Next Generation Customer Experience (NGCE) is a holistic customer service platform that has helped organizations drive a superlative experience for their customers by enabling their customer service teams with the power of analytics driven functionalities.

NGCE collates data into a 360° view of the customer, thus empowering customer service teams to respond proactively through actionable recommendations provided in real-time. NGCE's intuitive dashboards are powered by game-changing technology combined with proven customer support expertise to deliver superior experience.

## Our credentials

- Cumulative 7,200 bots successfully deployed
- 18,400 FTE saved across 320+ client engagements
- 850+ EOT practitioners with specialization across process mining, OCR, RPA, Cognitive AI/ML, BPM/Workflow solutions, Predictive & Prescriptive Analytics
- Recognized leader & TWITCH #1 - Wipro is a Leader in Everest PEAK Matrix for Intelligent Automation – 2020
- Recognition of WiproHolmes in the market







## **Wipro Limited**

Doddakannelli, Sarjapur Road,  
Bangalore-560 035,  
India

Tel: +91 (80) 2844 0011

Fax: +91 (80) 2844 0256

**wipro.com**



### About Wipro Limited

Wipro Limited (NYSE: WIT, BSE: 507685, NSE: WIPRO) is a leading global information technology, consulting and business process services company. We harness the power of cognitive computing, hyper-automation, robotics, cloud, analytics and emerging technologies to help our clients adapt to the digital world and make them successful. A company recognized globally for its comprehensive portfolio of services, strong commitment to sustainability and good corporate citizenship, we have over 175,000 dedicated employees serving clients across six continents. Together, we discover ideas and connect the dots to build a better and a bold new future.

For more information,  
please write to us at  
**info@wipro.com**

