



Mail Room Outsourcing  
learn about how the Perigord Group  
developed an innovative outsource solution  
for a leading Insurance Provider



# Customer Profile

A leading personal lines insurance provider in Ireland offering primarily motor, home and travel insurance cover which employs in excess of 300 people and has a customer base which exceeds 400,000 policy holders.

## Case Overview

The company operated an internal print room and it's primary function was the production and distribution of insurance documentation including,

- Quotations
- Renewal notices
- Policy documents
- Policy schedules
- Policy amendments
- Motor Insurance certificates
- Reminders
- Direct Debit & Receipting documentation
- Marketing materials & direct mail

The company employed a print room team on a full time basis. The team were responsible for printing, collation, folding, packing, despatch and manual recording of all documentation.

The print room occupied in excess of 200 square metres within their corporate offices.

The documentation was printed using multiple Hewlett Packard non-industrial laser printers. Generally, each printer was allocated to a specific type of documentation. All documentation was printed single sided and policy packs were all collated, folded and packed by hand. Each insurance certificate and pack component had to be matched manually and then assembled.

The team manually recorded customer's motor insurance certificate numbers and the associated policy documentation and reported to the regulator, Insecom, on a batched basis.



# Case Conclusions

## **Financial Control**

The internal print room represented a significant overhead for the organisation.

- Capital expenditure and associated expenses including equipment leasing and maintenance, printing materials and shipping.
- 200 Square meters of corporate office space occupied.
- Full time personnel with the associated employment costs.
- Back office staff.

Our analysis pointed to significant savings, achievable by outsourcing the print room.

## **Quality & Efficiency**

- Given that every mail piece or pack was assembled and packed manually, the company was exposed to a risk of human error within the fulfilment and distribution process.
- The company did not avail of postage management discounts.

# The Solution

Working with the customer, the Perigord Group developed a state of the art bespoke print outsource solution.

## **File Transfer and Interrogation.**

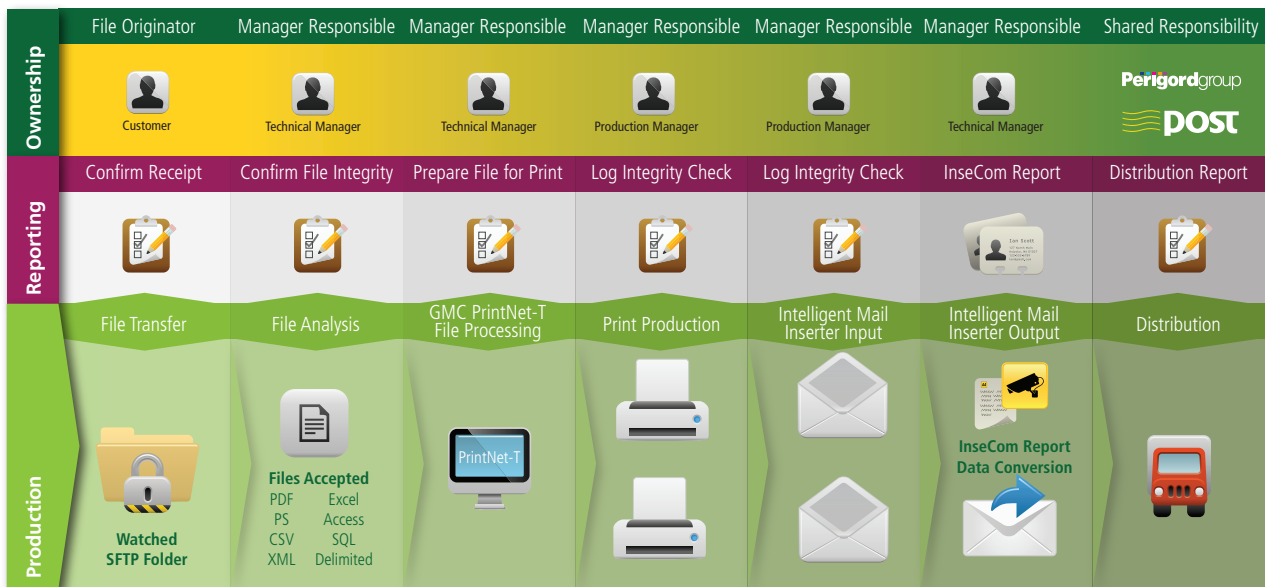
The company's internal system produced a data file, twice daily, which contained instructions and data on each documentation piece for despatch.

This was uploaded to the Perigord Group's secure FTP site/server twice daily, at 12noon and 6pm. On receipt of each file, a batch number was generated and confirmation of receipt automatically issued to the customer.

The Perigord Group's system then interrogates the file to capture all information per piece/pack such as,

- Transaction ID
- Transaction Type
- The number of pages per piece/pack
- Pack elements required such as, brochures, BRE (Business reply envelope) etc.

# The Solution



## Printing & Fulfillment.

Working from the data received, all A4 documentation is re-engineered with barcode information & printer tray commands, documents are then sent to a hold queue awaiting release to print. The printed material is then loaded into a central feeder for our sorting and folding line. The Perigord Group solution generates a machine readable bar code which prints on every page and contains embedded information and instructions for that page, such as a transaction number and it's sequence and place within a pack.

The printed A4 documentation is loaded into the high speed sheet feeder on the inserting line where sheets are fed, codes read, data captured. Codes then tell the feed and folder to stop and start for each persons pack. Also, contained within the barcode are instructions that control the hopper units on the inserter which dictate if a pack gets a BRE or a booklet. The process is entirely automated.

Using the embedded bar code on each document the solution constantly logs and records the movement and fulfillment of each page. This data is then reconciled with the input and print file and that feed is sent to the clients crm/erp system. This confirms which packs have been despatched and records the date of despatch. Any packs that jam or are misfed are sent to a divert tray and a re-print log is automatically generated.



## Compliance

There are specific regulatory requirements for handling motor insurance certificates. Within the solution a 2D matrix bar code is added to each insurance certificate and camera recognition within the high speed inserting line, records and captures identification data associated with that certificate.

There is a security check built in for the pre printed cert paper number. Numbers are recorded and compared within a database of previous certificates issued to ensure there are no duplicates. The embedded codes on each cert are automatically converted to a CSV file and loaded onto a secure server which automatically reports to the regulatory body, Insecom. The solution is fully compliant with their requirements.

## Features of the solution

- Automatic confirmation of receipt of the data file
- Capability to print double sided as opposed to single sided, thus creating a saving on paper stock and postage costs as the weight of each pack can be potentially halved.
- Bar Code generation and reading of all documentation, which determines folding and packing instructions.
- Use of 2D Matrix bar code for certificates and auto reporting to Insecom to ensure compliance.
- Comprehensive reporting/records of movement and fulfillment of each and every piece.
- Instant updates to the company's CRM once fulfilled to facilitate accurate communication of status to customers.

## Security

- **Data Security**  
The Perigord Group, operate to ISO27001 data security standard.
- **SFTP Connection**  
All files are sent and received via SFTP. This secure FTP connection ensures that an encrypted end-to-end transfer has taken place and that no files can be intercepted en-route.
- **Encrypted Server**  
All client data is stored on an encrypted server.

# Security

## Secure Vault for Certs

All certificates are stored in a lock-down room. Access is limited to a responsible member of staff. All certificates are signed in and out of this secured area. Any spoils will be contained in this area until such time as they are returned to the customer and a spoil report sent to Insecom.

## Intelligent Mailer Input | Output

All staff are employed by the Perigord Group on a full-time basis. All staff have signed up to a confidentiality agreement. We work to a line-clearance procedure on all jobs. All documentation and mailing pieces are removed from the area before commencing another job. All spoils, other than the certificates, are shredded securely.

## Audited Sign-Off

An audited and traceable sign-off takes place when releasing all printed goods for distribution.

## CCTV

A Closed Circuit Television Camera network records all activity at our production facility on a 24/7 basis. The secure vault area will be continually monitored in order to record all access to and from this storage facility.

## Access Control

The Perigord Group operate from a single-site production facility. All entry points are guarded by double-lock access card doors. All internal doors between departments are guarded by swipe-cards.

## External Security

The building is guarded by a perimeter fence and automated access gates, which are monitored by CCTV cameras. Mobile security offers 24/7 security patrols



# Disaster recovery

Prior to the solution the company did not have a disaster recovery plan of their own, in place for their print room function. In the event of a complete cessation of production at our facility in Damastown, our disaster recovery plan will immediately kick into place. The Perigord Group operates a reciprocal disaster recovery policy.

The first element ensures that customer data, and WIP information are immediately available to management. Our disaster recovery partners will provide support, technical assistance and office space to management to allow for the full continuity of customer service and operational functions.

## **Critical Operations**

We identified the critical operations of the Perigord Group as: -

- Restoration of customer's data
- Restoration of desktop systems to allow manipulation of this data
- Restoration of internal administration systems to track ongoing jobs
- Restoration of communication with customers
- Delivery of electronic files to customer
- Delivery of printed products

## **Site Relocation**

In the event of a disaster which renders the premises at Perigord house unusable then the Critical Operations as listed above will be relocated to operations centre of our disaster recovery partner.

## **Immediate Restoration of Services**

- All primary systems are backed up off site. They can be restored at our disaster recovery partners operations centre immediately following the unavailability of our primary production facility.
- Restoration will include the restoration of desktop systems to allow manipulation of this data. Our disaster recovery partner can make available sufficient Macs/PCs to provide for immediate continuation of work.
- Restoration of our Management Information System will allow for administration and management services to resume. We will utilise our disaster recovery partner's systems to allow for the immediate resumption of all electronic and voice communications services.

# Disaster recovery

## Restoration of Production Services

The Perigord Group has entered into a multilateral production agreement with a number of production facilities in the greater Dublin area. In the event of our production facility being put beyond use, this bilateral agreement allows for us to transfer data to a similarly equipped service provider. Data manipulation will be controlled from our disaster recovery partners offices. All off-site production will be monitored and controlled on-site by Perigord Group members of staff at our disaster recovery production partner's premises. This will guarantee continuity of supply and ensure that the integrity of the job and of our security policies are maintained at all times.

## The Results

The company has now completely outsourced their requirements for the printing and fulfillment of all insurance documentation.

Key advantages of the solution are as follows

- Release of prime office space.
- Elimination of all personnel costs within this function.
- Reduced printing costs by producing the documents on the Perigord Group industrial standard printing equipment and movement to double sided printing.
- Elimination of all print equipment leasing and associated depreciation costs.
- Reduction in back office costs in respect of staff payroll and the provision of benefits and processing of purchases.
- Improved and automated compliance with the regulatory body Insecom.
- The company has now made significant saving by managing its postal requirements to avail of discounts.
- Significant reduction in the instances of human error within the printing and fulfillment function.

The logo for Perigord group features the word "Perigord" in a bold, black, sans-serif font, followed by "group" in a smaller, lighter weight of the same font. Above the letter "i" in "Perigord" are five small, colored squares: blue, cyan, magenta, orange, and purple.

