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Freddy Maetens, EVA LEA working group for basic salary calculation



**Customer's Challenge**

When a work accident happens, the work accident insurer has to know what the employee’s basic wage is so that it can work out the disability entitlement. Every year, insurers receive approximately 20,000 applications for wages from employers. Until just a few years ago, this was a particularly time-consuming job, involving a great deal of work (collating and entering data and making calculations) for the insurance company. When, as part of the e-government initiatives, the government made it mandatory for all employers to lodge an electronic return stating all wage details with the State Social Security department (RSZ/ONSS), an idea took root among insurers covering work accidents to automate and standardise the whole information exchange process between the various organisations involved.

As a result, the work accident (WA) sector decided a few years ago to put a project in place to completely revamp the way information was exchanged with all social security institutions. Dubbed EVA/LEA, this project provided access and additional integration for insurers covering work accidents into the network of the Crossroads Bank for Social Security (CBSS) which gathers all information relating to social security. To simplify this flow of information, the WA insurers that were members of the Assuralia business federation decided in 2003 to look for an external partner capable of automating the entire process of calculating compensation in the event of a work accident – and to do so based on a single source of unique and officially agreed data: the social security databases of the RSZ/ONSS.

**Fujitsu Solution**

*“After conducting a round of in-depth studies, our steering group, which at the time had 17 insurance companies in it, opted at the beginning of 2004 for Fujitsu Services, based on their approach, their method and, of course, their price,”* says Freddy Maetens, who coordinated the project at the start for Assuralia.

*“The aim was clear: to enable insurers, with Assuralia acting as an umbrella organisation, to obtain correct information electronically for making compensation payments for work disability claims. This meant that there needed to be perfect cooperation between the Crossroads Bank on the one hand and the Work Accidents Fund (FAO/FAT) on the other. In less than five months, Fujitsu Services had outlined an entirely new infrastructure and*

**SUMMARY OF KEY FACTS**

**Organisation**

Assuralia  
(Association professionnelle des sociétés d'assurance belges)

**Contract signing date:**

Beginning 2004, second phase in 2005, third phase supposedly in 2007

**Service/s delivered**

Infrastructure for the data exchange between insurance companies, providing cover for work accidents and social security organisations, development of modules for allowance calculation in case of incapacity for work.

**Key Metrics**

As part of the EVA/LEA project (Electronic Linking of Work Accidents), which is designed to promote the relationship between the Belgian social security organisation and insurance companies providing cover for work accidents

**Benefits**

- A uniform system for all insurance companies
- A fully automated process that rules out all mistakes and discussions
- A faster disbursement of the allowance

*developed the module that enables all of the parties to exchange information accurately and without problems – plus it also comes up with a calculation for the compensation entitlement.”*

The way a claim works is that the application is now sent by the insurance company via FAO/FAT to the Crossroads Bank, where all of the details about every employee are held. All of the information required about the victim then travels from there back to the Work Accidents Fund which sends this data on to the calculation server developed by Fujitsu. This server, in turn, then sends the result calculated back to the insurance company.

*“The big advantage of this approach is that everything now happens in a more structured - and especially in a more standardised - way,”* explains Jan Simons, project leader of the working group dealing with the EVA LEA basic salary calculation.

*“Social Security’s DMFA multifunctional statement project had already put an end to every social secretariat organisation having its own codes and document layout. Now communication between the various bodies is also automated using a data format structured in XML, which is a generally-accepted standard for exchanging data.”*

#### Benefits to our Customer

The way Freddy Maetens sees it; there is not a shadow of a doubt: the solution developed by Fujitsu is a giant step forward. The fact that all insurance companies are now able to work with the same uniform system is priceless in itself. *“From the outset everyone agreed that the algorithms being developed should be binding, which would eliminate any arguments between the insurance companies and FAO/FAT. And a second major benefit of the concept, of course, is the fact it is automated. In the old days, everything had to be worked out and typed in manually. Now it’s all neatly structured, which is something very much appreciated by our claim agents.”*

Jan Simons points out that not everything is a hundred per cent automated. *“But then it can’t be,”* he says. *“The material involved is far too complex. But the most important thing is that all of the repetitive work has disappeared to a large extent, so our people now have more of a checking function, which gives them more time to spend on exceptions.”*

#### Our Approach

From the outset, the steering group and Fujitsu agreed that the project would have to be carried out in a number of phases. During phase one, which was delivered in October 2004, all of the statutory conditions and calculations for accidents victims working full-time were channelled into a single module. Phase two, which was delivered at the end of last year and placed in production in January of this year,

dealt with part-time workers. *“There is a whole bunch of different rules and a much more complex way of calculating entitlements for part-time workers,”* explains Mr Maetens.

*“After that, there’ll be a phase three for people who don’t belong to the first or second group of workers, such as people paid on a fixed-rate basis – like hairdressers or taxi-drivers. And precisely because it is even more complex, this module will probably not be ready until 2007. In the meantime, we are focusing mainly on fine-tuning modules one and two based on the feedback we are getting from the working groups.”*

#### Our Expertise

Mr Simons is especially happy about working with Fujitsu, which he tells is an outstanding partner. *“It was the communication and interaction with Fujitsu that was particularly excellent. Having that link enabled us to keep guiding and adjusting the project constantly,”* he says. *“What struck me especially was the fact that Fujitsu was able to operate very flexibly, despite the fact we had a fixed-price contract with them.”*

Freddy Maetens agrees, *“I can only confirm that things went very smoothly,”* he recalls. *“They met all of our deadlines and came in on budget. We found the whole thing a very positive experience. In fact, if we had not been satisfied with the quality of the services they provided, we would not have awarded the subsequent phases of the project to Fujitsu....”*

*“Assuralia has actually not had to go to Fujitsu for support yet,”* admits Mr Maetens. *“Everything has gone impeccably. They opted to use two servers in the beginning, one production server and one test machine. This meant that all new releases could undergo in-depth testing before they went into production. In actual fact, you could say that the whole project has been a turnkey solution for us. Fujitsu takes full responsibility for the project, and it all works as it should. We couldn’t ask for anything more,”* he concludes.

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