

Case Study

Hiscox

»We reviewed the palm vein technology and were impressed with Fujitsu PalmSecure's maturity and extensive use across a range of business sectors. Palm vein scanning is non-intrusive, intuitive and has extremely low false readings so it was the perfect fit for us«

Steve Bigmore, IT Project Manager, Hiscox



The customer

Country: United Kingdom
 Industry: Financial Services
 Founded: 1901
 Employees: 2,200
 Website: www.hiscox.co.uk



The challenge

Hiscox wanted to transform its operations into a virtually paperless process in order to become more efficient and reduce human error. It needed a secure scanning platform to make this vision a reality.

The solution

The company worked with security & IT partner Security Systems Technology Ltd. to evaluate numerous scanners and security solutions before selecting the Fujitsu fi-6800 Production Scanner in conjunction with the Fujitsu PalmSecure reader.

The customer

Hiscox is a leading specialist insurer headquartered in Bermuda, with roots dating back to 1901. It specialises in specific types of insurance, often focusing on areas other insurers find too complex to handle. By challenging convention in each specific market it can offer market leading products and services. Hiscox London Market underwrites international businesses, via the Lloyd's of London insurance market, and specialist retail business from around the world. Its expertise extends as far as insuring inter-planetary probes and observation satellites.

The challenge

Working in the insurance industry there is usually an extensive paper trail behind each contract, however this was becoming increasingly inefficient. Hiscox wanted to transform its internal operations into a near paperless process in a bid to speed up business and reduce human error. The initial phase of this project was the introduction of secure scanning in Lloyd's and was to be delivered using the Better Underwriter Decisions (BUD) programme.

"Paper was vital to how we operated – deals would be agreed by handshake and the underwriter would at some point document the details, assign the specific risk and file it. But this could take days after the event," explains Steve Bigmore, IT Project Manager at Hiscox. "We wanted to introduce a reliable, intuitive and efficient method of capturing these details instantly without compromising security."

The company explored a variety of scanners from numerous vendors with a list of specific criteria in mind: "We wanted a device that would be fast, flexible and incorporate added functionality. Aesthetics were also a key consideration," adds Bigmore.

The company selected the Fujitsu fi-6800 Production Scanner as the best performing, most elegantly designed available device. However, it soon realised it would also need to incorporate a security protocol to enable employee access, improve workflow and ensure documents were assigned to the right person.

The solution

With improving the entire scanning process as its main objective, the Fujitsu fi-6800 Production Scanner builds upon the qualities that have made Fujitsu the industry-leading vendor in the Mid-Volume Production market. The fi-6800 incorporates many additional features and functions that improve Hiscox's document scanning efficiency, including fast, 130 ppm scanning and space-saving design with quiet operation and environmental friendly qualities.

The benefit

- Removing the paper trail has led to instantly available documentation, enabling more transparency and visibility across operations
- Users love the speed and simplicity of the process which IDs them within seconds and makes the storage of documents intuitive
- Increased productivity and efficiency while reducing the risk of human error

"With wireless keyboard and touchscreen input, the Fujitsu fi-6800 gives us flexibility in an attractive piece of kit. It is also easily integrated with the bespoke application we had developed in-house," says Bigmore. "It now functions as an end-to-end document management solution that handles scanning, file conversion and compression, and storage. However, we wanted to add a layer of security as the next step in the process."

Hiscox looked at several of the most common security methods, including fingerprint, facial recognition and RFID cards but none met its brief. Fujitsu partner Security Systems Technology Ltd. suggested that palm vein scanning might be the best way forward. Hiscox agreed and brought in one Fujitsu PalmSecure reader and a Software Development Kit (SDK) in order to develop its own interface.

"We reviewed the palm vein technology and were impressed with its maturity and extensive use across a range of business sectors. Looking forward, we could see potential integration with Microsoft Active Directory which was already in use at Hiscox, so we were confident it would remain compatible with our IT plans," continues Bigmore. "Palm vein scanning is non-intrusive, intuitive and has extremely low false readings so it was the perfect fit for us. Over the course of a month, a two man team used the SDK to develop a .NET interface that would integrate with our infrastructure."

With the successful implementation of the first PalmSecure device and associated Fujitsu fi-6800 scanner, the company went on to purchase a total of eight scanners and readers, each of which supports eight users.

The benefit

Palm vein recognition is based on the absorption of infrared rays, which encounter venous blood in the palm veins that is flowing back to the heart. The sensor in the entrance terminal sends near infrared light to the palm and the oxygen-reduced blood in the veins absorbs the light.

Products and services

- 8 x Fujitsu fi-6800 Production Scanner
- 8 x Fujitsu PalmSecure reader

As a result, palm vein recognition with PalmSecure is practically impervious to environmental influences and due to its touch-free nature a very hygienic procedure. It only works with living tissue and in view of the present state of technology is free from manipulation. PalmSecure also provides significantly higher precision and security than the biometric recognition of a finger print or an iris.

Graeme Wilcock, Lead Business Analyst at Hiscox adds, "users have embraced the new approach and love its speed and responsiveness. Instead of working with stacks of paper that take days to file, they can now instantly ID themselves using PalmSecure, choose the correct data storage location via touchscreen and scan the signed document within seconds. The system thus ensures that the right documents are assigned to the right people and security is optimised."

"It is a seamless process that involves placing the palm on the reader and then takes two or three touches of the touchscreen to complete. This makes our employees more efficient and more productive," comments Bigmore. "From an audit perspective we now have a real-time virtual paper trail, which gives us operational visibility and transparency."

By removing a significant source of human interaction in terms of managing physical documents, Hiscox has also been able to minimise human error while making information available securely and instantaneously.

Conclusion

Hiscox is delighted with its new secure scanning platform and has been keen to showcase it to fellow companies within Lloyd's of London. "Visitors to our offices are always intrigued when they see the PalmSecure and scanning platform in action," concludes Bigmore. "I'm sure there will be more adopters of the technology across the industry."

"Being able to login without a username and password is something which impresses all who witness it. It is without doubt the leading-edge scanning system in use at Lloyd's of London."

Steve Bigmore, IT Project Manager, Hiscox

In collaboration with



www.sstgroup.co.uk

Contact

FUJITSU
Address: 22 Baker Street, London, W1U 3BW
Phone: +44 (0) 870 242 7998
E-mail: askfujitsu@UK.fujitsu.com
Website: www.fujitsu.com/UK
2014-12-10

© 2014 Fujitsu and the Fujitsu logo are trademarks or registered trademarks of Fujitsu Limited in Japan and other countries. Other company, product and service names may be trademarks or registered trademarks of their respective owners. Technical data subject to modification and delivery subject to availability. Any liability that the data and illustrations are complete, actual or correct is excluded. Designations may be trademarks and/or copyrights of the respective manufacturer, the use of which by third parties for their own purposes may infringe the rights of such owner.