



Zavod za pokojninsko in invalidsko zavarovanje Slovenije  
Pension and Disability Insurance Institute of Slovenia

# E-ZPIZ – Annual allowance 2017 Implementing digital solution for a paper oriented task

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# Agenda

- ▶ About ZPIZ
- ▶ ICT @ ZPIZ, E-ZPIZ, Digital ZPIZ
- ▶ Annual allowance 2017 – Example of paper oriented task
- ▶ The challenge: how to efficiently solve it within the Digital ZPIZ concept?
- ▶ Presentation of ICT solution
- ▶ Results
- ▶ Conclusions

# About ZPIZ

- ▶ ZPIZ is the sole provider and implementer of the compulsory pension and disability insurance scheme in Slovenia. Pension and disability insurance in Slovenia has had tradition from the end of the 19th century.
- ▶ Compulsory pension and disability insurance in Slovenia is based on intergenerational solidarity (Pay as you go system).
- ▶ ZPIZ insures app. **895.000** persons and pays pensions and other benefits to some **615.000** beneficiaries in more than 50 countries. The insured/pensioners ratio = **1,45**
- ▶ ZPIZ employs app. **850** employees, at the head office in Ljubljana and in its 9 regional units.
- ▶ ZPIZ solves app. **400.000** claims and services yearly
- ▶ Expenditures > **5 billion €**



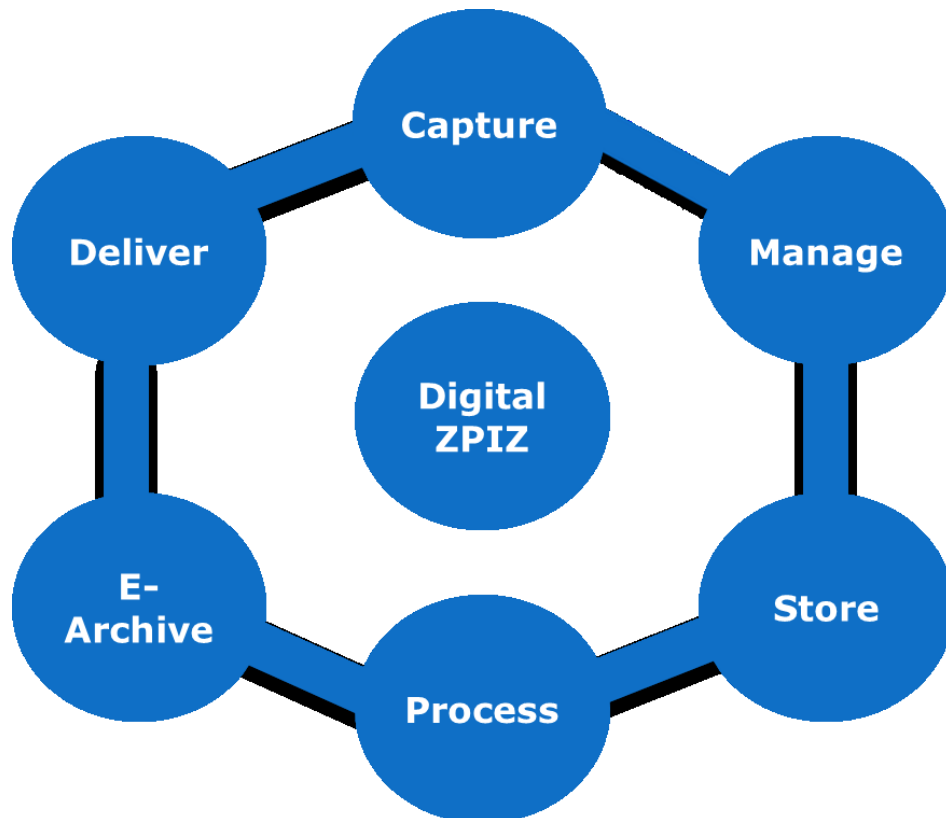
# ICT @ ZPIZ



- ▶ Centrally managed IT division develops and maintain modern information system and ICT infrastructure .
- ▶ Comprehensive ICT renovation programme near to the completion – with succesfully implemented large number of complex ICT projects, both on the field of software and ICT infrastructure development.
- ▶ Digital transformation and high connectivity with ecosystem are core of the ICT strategy.
- ▶ More than 30 millions of e-documents yearly electronically exchanged within ZPIZ ecosystem (with customers and partners in Slovenia and abroad) using modern and secure e-ZPIZ electronic services built in its Omnichannel electronic business system.
- ▶ App. 80 % of business processes already entirely digitalized - from the customer's e-claim to the digitally signed, electronically archived and delivered e-decision.
- ▶ ZPIZ ICT renovation and digital transformation is powered by modern, consolidated, highly available and manageable ICT infrastructure (private cloud) based on server and user's desktop virtualization and software defined concepts.

# Digital ZPIZ

- ▶ App. 80 % of business processes already entirely digitalized - from the customer's e-claim to the digitally signed, electronically archived and delivered e-decision.



# Annual allowance 2017 change – Example of paper oriented task

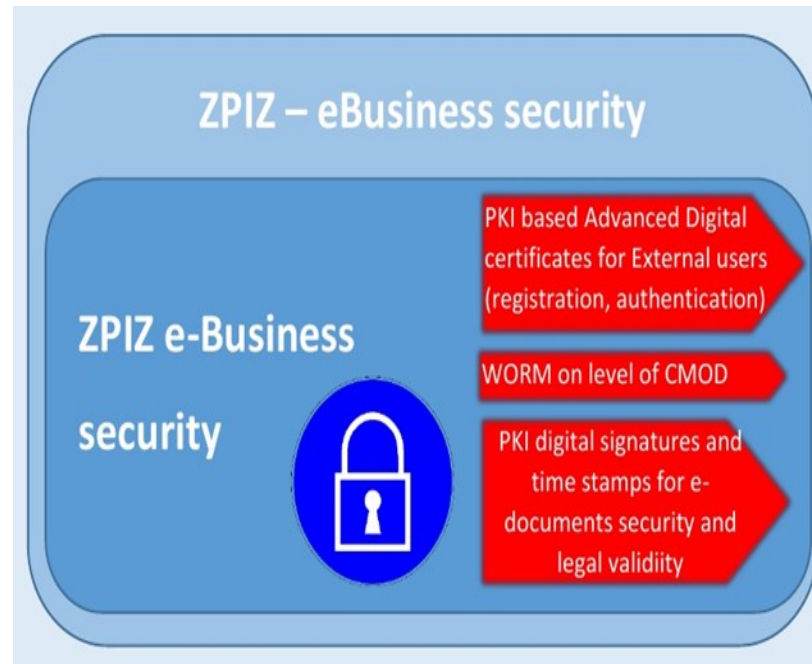
- ▶ Under the Act Regulating the Implementation of the Republic of Slovenia Budgets for 2017 and 2018 the change was adopted in determination of the amount of annual allowance (13th Pension). Apart from Slovenian pension or benefit, the pensions paid by foreign pension insurance institutions are also taken into account.
- ▶ The new provision included more than 125.000 beneficiaries in more than 50 countries.
- ▶ Therefore, ZPIZ had to ask those beneficiaries to supply the amount of foreign pensions received in order to be able to calculate the amount of annual allowance.
- ▶ Additionally, ZPIZ had to obtain control data from foreign pension insurance institutions.
- ▶ If the beneficiaries would not provide the information on the amount of their foreign pensions timely, they are not going to receive annual allowance as stipulated by the law.

# Challenge: how to solve the problem within the digital ZPIZ concept?

- Goals were to use Digital ZPIZ concepts and solutions and thereby to minimize the manual work on the beneficiaries and the ZPIZ side.
- However, the business process was difficult for digitalization. including oldest customers, living in more than 50 countries all over the world, which were not currently customers of ZPIZ's e-Pension services portal e-ZPIZ.
- ZPIZ provides e-Pension (e-ZPIZ and BiZPIZ) portal for citizens and business to deliver digital services to its users. More than 40.000 users is registered by qualified digital certificates, which means they are entitled to services that demand highest level of trust and security and they can also digitally sign and submit claims and other digital documents, request electronic delivery of the digital documents, get access to the personal insurance information, payments information. Currently only qualified digital certificates are supported issued by Slovenian CAs.

# ICT solution, main elements (1):

- The complex ICT solution was designed and implemented including:
- web forms implemented in more than 10 languages and 2 writings, with channels for internet (web and smartphone users and signature pads for users in ZPIZ premises)
- Additional type of authentication implemented based on connecting received document to web form using QR code for efficient navigation



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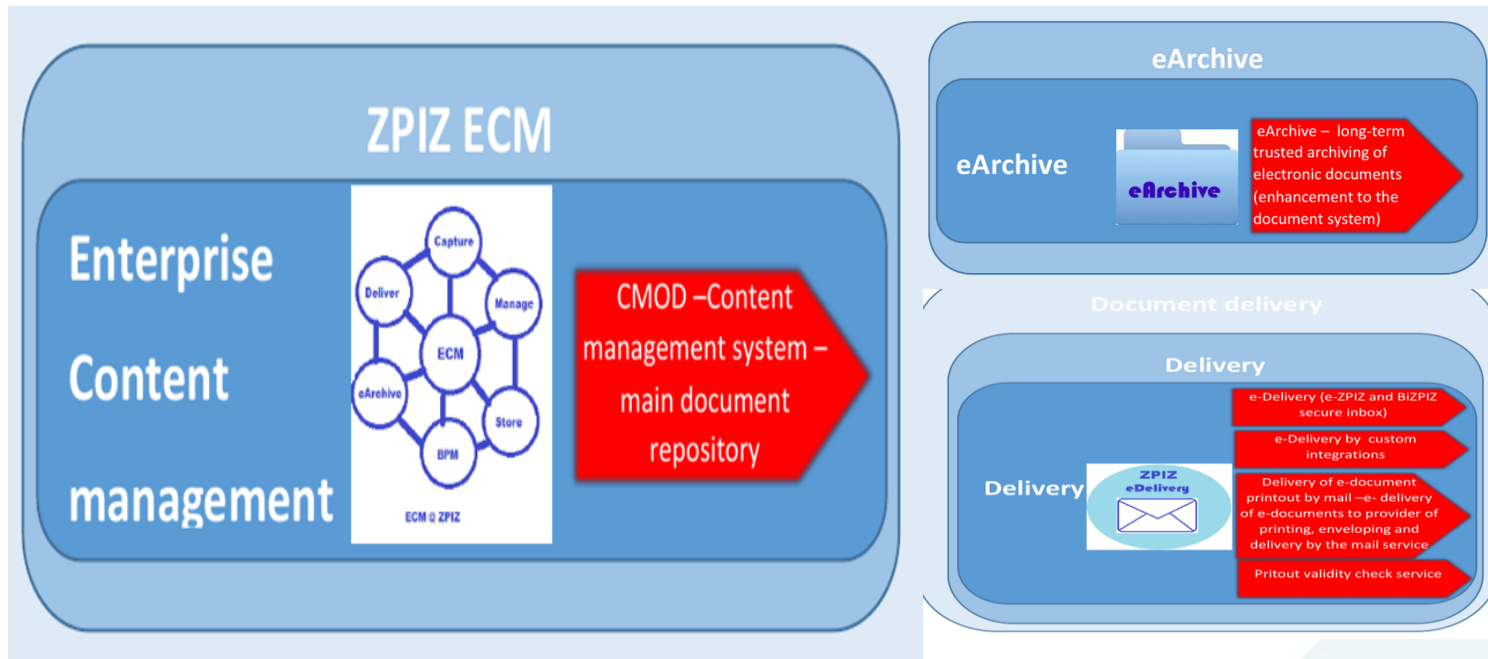


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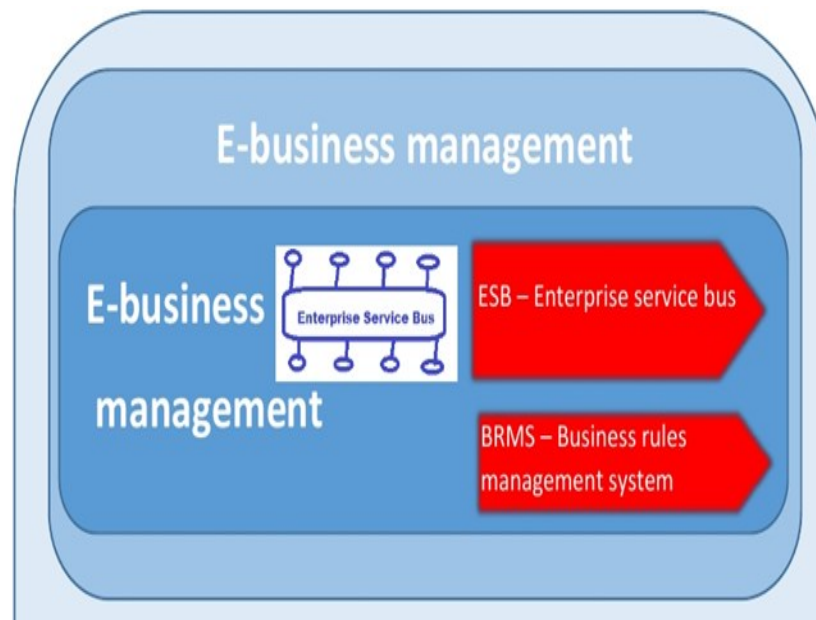
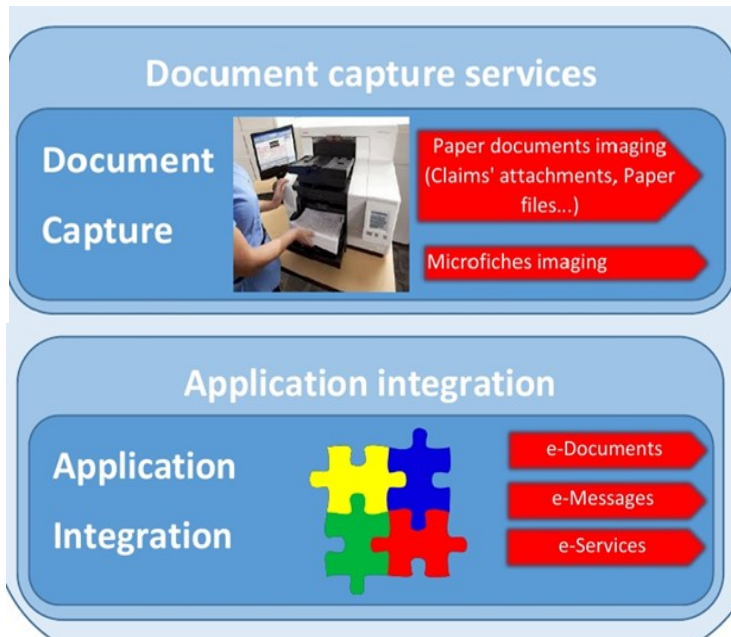
# ICT solution, main elements (2):

- more than 0,3 millions of digital documents were created (2 for each beneficiary: a notice with information and directions to the web form and a statement – form), optimized for intelligent character recognition (ICR) – again in 10 languages and 2 writings
- Digital documents were stored into beneficiaries e-files and electronically delivered to the beneficiaries using the service provider who prints one copy of the document, envelopes it and sends it to the beneficiary using post service. If beneficiaries would be e-ZPIZ registered users, they could receive electronic documents only



# ICT solution, main elements (3):

- A complex solution for scanning and intelligent reading of received manually filled-in paper forms, extracting data, controlling results and processing documents and data was implemented. Received statement was inserted to the beneficiaries e-files, after the ICR results were confirmed by clerk in ICR controlling process.
- Additional solutions were implemented to process web forms using ZPIZ ESB (enterprise service bus) and additional business processes were developed in ZPIZ BPM custom case & document management solution.



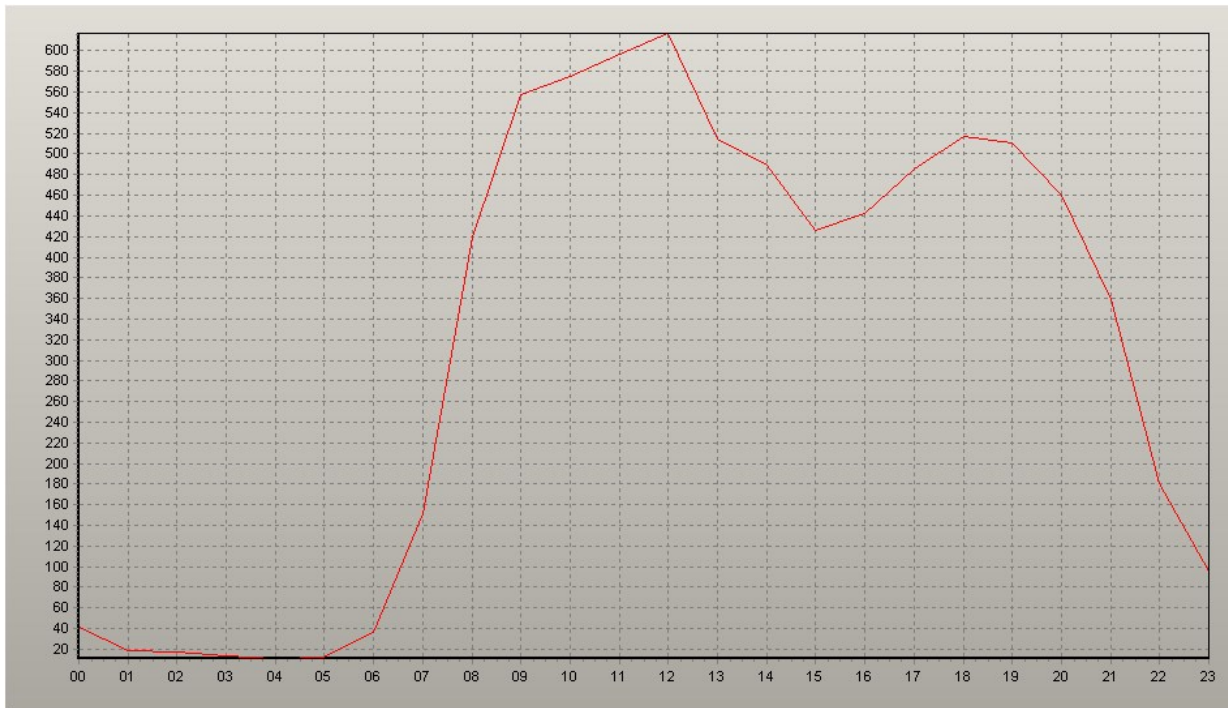
# Results & demographics

- ▶ To this day ZPIZ received (and processed):
- ▶ > 7% or 7.500 e-forms (statements) lodged by beneficiaries using computers and smartphones over internet
- ▶ > 1.500 e-forms (statements) lodged by beneficiaries using signature pad in ZPIZ premises
- ▶ > 95.000 paper forms for optical reading, >55.000 were already optically read, controlled and automatically processed, some 40.000 are pending.



# Demographics

- ▶ E-ZPIZ registered user average age is 48,5
- ▶ Annual allowance beneficiaries average age is 70,8
- ▶ **Annual allowance beneficiaries, who used e-form for reporting average age is 70,1**



# Conclusions



- ▶ Thanks to its mature digitalization and e-business orientation and sophisticated Digital ZPIZ information systems in place, ZPIZ managed to fully automate and digitalize the Annual Allowance change requirement, although it initially looked extremely difficult and paper oriented task, which could demand high volume of manual work.
- ▶ Number of e-forms received from annual allowance beneficiaries (7.500) is by all means satisfactory and encouraging toward further e-services activities directed to the beneficiaries user group.
- ▶ With the right approach and determination we can digitalize business processes, design and implement e-services for less suitable business scenarios, where we perhaps didn't even imagine it's possible.

Thank you for your  
attention !

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