



TOC Experience in Managing an Insurance Company

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Yekaterina possesses six years of Project Management experience.

Her portfolio includes implemented projects in different areas: telecommunications, IT, finance services and insurance.



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Finance Management (first steps in TOC)

In 2012

- TOC-based performance department assessment was introduced
- Central office was trained in Throughput calculation



FINANCE MANAGEMENT (IC current reality)

- Budget items were structured in the accounting program
- Unified system of Throughput and NP calculation
- Daily report on Throughput for the IC management
- Performance of sales departments and projects is assessed only in terms of Throughput



FINANCE MANAGEMENT (IC current reality)

- 4 groups of sales departments.

Criteria - ability of the department income to cover the following measurements:

	TVC subdivisions	OE subdivisions	Transfers to CO*	
1	Yes	Yes	Yes	
2	Yes	Yes	No	
3	Yes	No	No	
4	No	No	No	

- A solutions library was developed to handle these groups
- Throughput was calculated for each insurance agent for 3 years



FINANCE MANAGEMENT (Results)

1. Possibility of Throughput calculation for IC key activities
2. Transparency of activities of departments:
 - In order to increase Throughput of the department or individual employees, key indicators were identified
 - employees who created negative Throughput were identified



**Third International TOCPA Conference
24-25 November 2012, Moscow**

**ACCOUNTS AND PAYMENTS
MANAGEMENT
(before TOC implementation)**



- Payment schedule that is developed manually
- Development principles are known only to treasury
- Payment Schedule Management through e-mails



AND PAYMENTS MANAGEMENT (post TOC implementation)

- The color marking of insurance compensation and invoices was implemented Identified criteria of:
 - 1) Color marking of payments and invoices
 - 2) movement of payments and invoices between color zones depending on insurance type, counter-agent status and other parameters
- Technical specifications on creation of color reports in the accounting system was developed
- Invoices payment systematization based on color indicators is assigned under a separate project



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SALES TECHNIQUES (before TOC implementation)

Previously, sales techniques were not analysed



SALES TECHNIQUES (post TOC implementation)

- implemented color-based sales funnel
 - 1) 4 stages of sales are highlighted
 - 2) standard deadlines are set for each stage and zone identified
 - 3) automatic tracking of planned and actual movement of the client across color zones of stages was realized
 - 4) sales funnel is used by sales departments of Yekaterinburg and the Sverdlovsk Region



SALES TECHNIQUES (IC now)

Color zones of the sales funnel

	A	B	C	D	F	G	I	J	K	L	M	N	O	P	Q	R	S
1	№ п.п.	ФИО агента/сотрудника	Клиент	Тип клиента	Контактные данные клиента	Сфера деятельности клиента	Дата передачи клиента сотруднику	Звонки клиенту			Коммерческое предложение						
2								З	Ж	К	факт. Дата звонка	Результат звонка	Дата (для переноса)	З	Ж	К	факт. Дата отправки КП
3	1	Сотрудник 1	"Территория здоровья"	ЮЛ	8 (343) XXX-XX-XX	Аптеки, оптики, товары для здоровья	03.11.2012		*								
4	2	Сотрудник 2	Аптечная сеть "Лекарь"	ЮЛ	8 (343) XXX-XX-XX	Аптеки, оптики, товары для здоровья	03.11.2012	1			05.11.2012	КП		*			
5	3	Сотрудник 3	Салон оптики "Радуга"	ЮЛ	8 (343) XXX-XX-XX	Аптеки, оптики, товары для здоровья	20.10.2012			!!!		Перенос Отказ КП Детальное предложение				!!!	
6	4	Сотрудник 4	Иванов Алексей Эдуардович	ФЛ	8 (343) XXX-XX-XX		25.10.2012			Прев	02.11.2012	Отказ					
7	5	Сотрудник 5	Салон "ОптикХаус"	ЮЛ	8 (343) XXX-XX-XX	Аптеки, оптики, товары для здоровья	10.09.2012			1	15.09.2012	КП		1			17.09.2012
8	6	Сотрудник 6	Михайлов Сергей Алексеевич	ФЛ	8 (343) XXX-XX-XX		10.09.2012		1		13.09.2012	Детальное предложение					



SALES TECHNIQUES (Results)

Identified weaknesses in the sales techniques that should be developed



PROJECT MANAGEMENT (before TOC implementation)

- Departments managed their projects as silos
- Each department used their own project management methods
- Projects were late
- There was no centralized monitoring system of projects status



PROJECT MANAGEMENT (IC now)

- Established the single Project Management Center
- Flow-charts of all current projects depending on their goals were elaborated
- All new projects are developed according to TOC.
- Implementing CCPM



PROJECT MANAGEMENT (Results)

- New branch establishment time is reduced to 50% through implementation of color indication of tasks status



STRATEGY (IC now)

- Decision-making of opening of a branch is based on Throughput calculation
- Implementation of employees performance evaluation based on Throughput
- Implementation of common standards of operation with orders (format, business process of issuing, analysis of UDEs and corrective measures)
- Implementation of personnel engagement (6 layers of resistance)



FUTURE PLANS

- Automation of Throughput calculation according to the type of activity
- Implementation of projects status monitoring system by their buffer penetration
- Implementation of decision-making system based on the Cloud