



Streamlining claims handling with agile paperless workflows



- Reduces time to process claims by 15%
- Cuts need for manual working by 30%
- Eliminates printing and storage costs

COMPANY & CHALLENGE

Established in 1969, the Motor Insurers' Fund of Cyprus (MIF) provides compensation to third parties injured or suffering loss in road accidents involving uninsured, unidentified, or insolvent-insured vehicles. Based in Nicosia, the non-profit organisation is funded via a flat charge levied on all vehicles in Cyprus insured by its members.

Charalambos Demetriou, Assistant Claims Manager at the MIF, explains: "We handle around 2,000 cases every year, and this figure is rising. To investigate each claim, establish liability, and calculate fair compensation, we have a five-person team: three Claims Officers, plus a Claims Manager and an Assistant Claims Manager."

Every case handled by the MIF involves documentation such as correspondence from lawyers and insurers, official claims forms, police reports, accident scene photos, medical reports, repair bills, and more. "While some cases are relatively simple, others involve more complex circumstances and serious injuries and go through the court system," adds Charalambos Demetriou. "These claims generate a considerable volume of documents."

In the past, the claims handling process was almost entirely paper-based. Even when insurers and lawyers sent letters in electronic format via email, the MIF would print out the documents, before adding them to the relevant physical case file. Similarly, the



organisation would share forms, correspondence, and discharge receipts with claimants and lawyers in hard copy form through the post or by courier and request a hand signature for verification.

“Working with paper was time consuming, and it was often difficult to locate specific documents quickly,” notes Charalambos Demetriou. “Following the settlement of each claim, we would send the files to a storage space owned by a third party as we needed to retain everything for reference, but this increased our costs.”

SOLUTION

Replacing paper with fully digital working

To drive operational efficiency, the MIF started to plan to implement a more streamlined and scalable digital workflow for managing insurance claims. After assessing a number of potential solutions, the organisation decided to work with Ricoh business partner Tsiakkastel Office Solutions Ltd and to use DocuWare Cloud to design and implement the new process.

Charalambos Demetriou explains: “During the evaluation phase, we found that DocuWare was the most intuitive solution available. We also realised that the Ricoh solution would

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CHARALAMBOS DEMETRIOU
ASSISTANT CLAIMS MANAGER

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enable us to customise various steps in the claims handling process, adding standardised forms, and minimise the need for manual intervention.”

Following a pilot scheme, the MIF rolled out the new workflow. Now, when notification documents arrive from lawyers and insurers, the organisation uploads them into DocuWare, and creates a case number. The MIF then sends a digital claims form for injured parties to sign, either electronically or by hand, before returning via email. As the investigation progresses, the MIF downloads digital photos and sketch plans from roadside assistance providers, along with police and medical reports, before adding them to the relevant DocuWare folder.

“The process is fully digital,” notes Charalambos Demetriou. “We request documents in electronic format, and if lawyers and insurers send hard copies, we scan then shred the papers immediately. In DocuWare, we have all documents stored in a structured, searchable way, with folders for correspondence with claimants and lawyers, details of uninsured drivers, accident site photos, medical reports, and so on.”

At the end of the investigation, the MIF completes a series of bespoke forms created by Tsiakkastel in DocuWare: one is a Claims Approval Form with the proposed compensation, which is sent to General and Claims Manager for approval; the second is a Request for Payment authorising MIF’s accountants to proceed. Finally, the organisation shares

a discharge receipt with the claimant and their lawyer to acknowledge the settlement.

“When we handle cases with joint liability, working out fair compensation can be challenging,” says Charalambos Demetriou. “Tsiakkastel helped us to integrate an automated calculator with DocuWare, which enables us to establish the precise amount of compensation due to the claimant, without having to leave the platform.”

BENEFITS

Saving time, improving agility

Working with Ricoh and Tsiakkastel, the MIF has successfully streamlined the end-to-end claims management process, improving efficiency, productivity, and scalability. Using DocuWare has enabled the organisation to resolve claims 15 percent faster on average, and with 30 percent less manual working than before. As a result, the team at MIF now has more bandwidth to handle growing volumes of claims.

Charalambos Demetriou adds: “DocuWare is often saving me several hours every day. Of course, it depends on the nature of each case, but I could typically settle around five claims per day when working with paper documents; I sometimes get through eight with everything digitised and in one system.”

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The project has also had a positive impact on the quality of service that the MIF can deliver to claimants and the wider insurance and legal sector in Cyprus. For example, if a lawyer wishes to consult a specific document or report during a case, the MIF can now simply pull the item from DocuWare and email it over to them within a few minutes, rather than having to search through multiple files and then scan the paper.

The new process has also enabled the MIF to reduce costs, as Charalambos Demetriou explains: “On top of the fees for storing physical files, we were also purchasing a significant amount of paper each month to print out claims documentation. Moving to digital workflows eliminates those expenses and unlocks valuable savings.”

Beyond claims handling, the MIF has also used DocuWare to streamline and optimise HR processes. In particular, requests

for paid or sick leave were previously submitted on paper by employees before being passed to management for approval. Now, employees can submit requests online through DocuWare, uploading medical documents if required, and receive a much quicker response from management.

Charalambos Demetriou concludes: “Our team are very pleased with DocuWare. The impact on efficiency has been positive, and finding specific documents is much easier. We will continue to optimise operations with Tsiakkastel and Ricoh. For example, to improve the whole process we want to add an automated notification that reminds us to respond to lawyers’ letters promptly to minimise the risk of fines. We are looking forward to the next chapter of our partnership.”



ABOUT TSIAKKASTEL OFFICE SOLUTIONS LTD

Founded in 1969, Tsiakkastel Office Solutions Ltd is the leading supplier of print management solutions and office equipment in Cyprus, with offices covering the whole of the island offering direct sales and service. The company provides an extensive range of solutions, including multifunctional printing, document management, cybersecurity, interactive whiteboards and display panels, and smart lockers.

ABOUT RICOH

Ricoh is a leading provider of integrated digital services and print and imaging solutions designed to support digital transformation of workplaces, workspaces and optimise business performance. Headquartered in Tokyo, Ricoh’s global operation reaches customers in approximately 200 countries and regions, supported by cultivated knowledge, technologies, and organisational capabilities nurtured over its 85-year history. In the financial year ended March 2025, Ricoh Group had worldwide sales of 2,527 billion yen (approx. 16.8 billion USD). It is Ricoh’s mission and vision to empower individuals to find Fulfillment through Work by understanding and transforming how people work so we can unleash their potential and creativity to realise a sustainable future. For further information, please visit: www.ricoh.com

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