

EXERCISE

CREATE BPMN MODELS

LOAN PROCESS

A sales force agent calls her insurance headquarters for issuing a loan request for a customer. She talks to one out of fourteen employees sitting around a conference table, who writes down the request on a piece of paper. Another employee takes this paper one floor up to the loan department, where a specialist types in the information into a computer system and checks the liability of the customer. This expert writes down the results of the liability check and hands it over to the next link in the chain: the contracting department.

This department is responsible for customizing the standard loan contract for the customer. The department uses its own computer system. After having finished this work, an employee staples together the request form with the special conditions.

As a next step, a clerk responsible for pricing enters the information into his spreadsheet software and calculates which interest rate applies to the customer. She notes this rate on a sheet of paper and hands it on together with the material from the other departments.

Finally, a clerk creates a proposal and sends it back to the sales force agent via Federal Express.

QUESTIONS

1. Visualize this business process using BPMN. What information can be expressed in BPMN, what could only be described as text annotations?
2. What can be improved in this business process? What is the goal of such optimization?