



An Ambitious Digital Transformation Journey of an Insurer with HTC Global Services

Overview

Like other businesses, for insurance too there are infinite reasons why technology is important for growth. However, the challenges are always ongoing and complex, and providing the answers is an HTC Global Services specialty.

This case study covers an engagement that's larger than a single time-bound project. Our client, a Fortune 100 Insurance business leader, began a relationship with HTC Global Services nearly 22+ years ago that started small, but as time went on and trust was earned through our innovative and difference-making contributions, HTC grew into a true partner and ally.

From ideation to deployment of many mission-critical legacy and digital applications that are hosted and deployed in multiple technologies and platforms, HTC continues to deliver exceptional services.

The Client

The client is a Fortune 100 Insurance company with headquarters in the U.S. The company offers several products and services in different lines of business.

HTC has been successfully providing a range of services to the client, including application development, maintenance, application re-engineering / modernization, testing, BI/DW, ECM, infrastructure management, and workstation & server management. Here, in this case study, we are covering one of the many engagements – policy administration system support services, where we manage and maintain these mission-critical applications, helping the insurer get their best out of the systems and investments.

The Beginning

The insurer was transforming to reduce both acquisition and in-force administration costs and accelerate growth. A number of core policy processes including policy rating, validation, issuance, renewals, billing & payments, and printing needed realignment to changing business requirements. The legacy systems supporting them had limitations in terms of data accessibility and quick reach to end user requirements.

Ensuring customer-centric digitalization of these applications became the necessity of the day. From intuitive point of sale portals to simplifying internal policy related processes, they were looking to modernize legacy and deploy newer digital technologies to digitally stay ahead.

The client was interested to partner with a vendor who has a proven track record in managing policy administration systems. Apart from looking to enhance UI/UX for the applications, the core goal was to eliminate data and security-related risks while developing minimum-maintenance applications at optimized cost. The client partnered with HTC after a thorough vetting process.

The Project Years

We started with staff augmentation, and one project led to another. From an initial conversation about needing skilled resources to maintain and manage these applications, the client decided to engage HTC to manage all applications across their policy administration system.

With our relationship firmly established, the client trusted HTC with several larger projects over the next few years.

Each year since the engagement, we've reassessed the agreement with the client and expanded its scope. Today, it encompasses managing, monitoring, measuring, and maintenance of their policy administration apps.

The Specifics of the Policy Administration System Transformation Engagement

- Manage a **set of 30+ applications** related to policy administration
- Simplified quote process for all sales channels
- Manage all aspects of policy administration such as policy entry, validation, issuance, renewals, changes, cancelations, billing and payments, printing, archival, reporting, and legislative and regulatory, actions for Auto, Home and Life LOBs

HTC's Services and Solutions That Helped the Transformation

- Improved rating plan that provides the optimal rates based on discounts
- Streamlined and automated information gathering process to enable fabrication of additional data and minimize ambiguity and length of the rating/quoting process
- Enhanced online functionality to include DSS calculator (annual mileage and driver-based discounts) for premium calculation/estimation for agents
- Enhanced online customer self-service solution to include features to add vehicles to policy, make changes in coverage/vehicle, manage coverage for state to state move, view product information, view savings from DSS program etc.

- Digitized application process to enable paperless transactions
- Currently providing Guidewire Services as part of a larger corporate initiative, which involves legacy modernization of policy administration system
- Proposed multiple AWS initiatives to align with customer's roadmap for cloud strategy

Technologies

Methodology

Agile and SAFe methodologies

Mainframe

COBOL, PL1, IMS DB/DC, DB2, VSAM, JCL, REXX

Web Technologies

Java / J2EE, Spring Framework, SOAP and RESTful Web Services, Perl, Junit, Serenity, Angular, React, Node JS, Jenkins, Maven, GitHub, Kubernetes

Modernization

Guidewire, Gosu, AWS

Testing Tools

TOSCA, Selenium, Groovy, Load Runner, Mothra

A Long-Term Partnership Based on Trust

At the core of this long-term partnership is the mutual trust earned by carefully laying the foundation of competency and reliability. Over the years, HTC proved that when the insurer needed our technology expertise or even just our manpower, we were ready and able to deliver. We have been ensuring business continuity, no matter the challenging times or requirements. Today, we have grown with them. And for them, we have almost become part of their organization, helping them gain a strategic differentiation to stay ahead in a digitally transforming business environment.