



Rapid automation and cost avoidance for a large North American property and casualty insurer.

Personal excess insurance is a form of insurance that covers an individual or defined group of people for personal liability over and above their individual policies. A competitive market and a rapidly changing technology landscape make ease of use and efficiency critical to competitiveness.

Here is how Mindtree implemented a hybrid cloud-based solution for group insurance policy administration and enrollment for a leading property and casualty insurer in the United States.

The challenge

The insurance major's personal excess line of products were based on highly inefficient processes that required a great deal of manual effort by both the provider and its customers. The emergence of competitors with automated process that offered customers greater efficiency made the challenge even more pressing. Some of its key issues were:

- Manual processes unable to support targeted growth
- No unified Policy Administration System (PAS) for the group personal excess business
- Suboptimal end customer experience due to lack of online functionality for agents and policy participants
- Complicated enrollment process
- Poor oversight and control over the enrollment process
- Long turnaround time for generating insurance certificates
- Analysis and reporting challenges

The customer chose Mindtree for our deep insurance domain knowledge and Salesforce.com expertise to rapidly automate their policy administration and enrollment processes through a cloud-based Salesforce.com solution.

Business impact

- Cost avoidance of USD 600,000 annually
- Policy realization time reduced from two months to one week
- Time taken for certificate of insurance reduced from two weeks to one day
- Paper-free enrollment process
- Enhanced user friendliness including online portal



Our solution

Mindtree proposed a hybrid cloud-based solution leveraging Salesforce and Java technologies; with existing business services integrated over the Web. The project was structured as follows:

- Architecture definition and requirement gathering
- High level design and data model creation
- Best practice institution

The project was initiated by holding workshops with business and IT teams to understand the current systems; and their aspirations for the future system and its functionality. Mindtree then evaluated multiple options before choosing the best way forward.

For instance, the customer originally wanted to build a solution entirely based in Salesforce, which would have required the purchase of 2,000 licenses for their agents. By proposing a hybrid approach we eliminated the need for additional licenses while delivering the required functionality.

Mindtree collaborated closely with the customer throughout the engagement, interviewing them for detailed requirements, sharing wireframes and high-level designs for feedback and review and aligning coding with the customer's code quality standards even as we adhered to internationally accepted best practices.

About Mindtree

Mindtree is a global information technology solutions company with revenues of over USD 400 million. Our team of 11,500+ experts engineer meaningful technology solutions to help businesses and societies flourish. We enable our customers achieve competitive advantage through flexible and global delivery models, agile methodologies and expert frameworks.