



# INSURANCE UNDERWRITING PROCESS AUTOMATION

## ORGANIZATION

A leading provider of workers' compensation insurance in the state of Texas, this client's focus has been in loss prevention, effective claims management, and return-to-work programs. With a portfolio of servicing more than 50,000 businesses in Texas, this firm has underwritten more than \$700 million premiums annually for the last few years.

## CHALLENGE

The entire insurance underwriting process is complex and time-consuming with various events and triggers required at each step of the process. The process involves large amounts of document generation and management. The result of executing the process is often prone to error given the nature of dealing with documents and data entry, number of data entry requirements, and manual touch points along the way. The time consumed for executing the process is lengthy and hence inherently inefficient.

For our client, the lack of an enterprise-wide standard and having to refer to multiple underlying systems often caused errors and created inconsistent and inaccurate data. A seemingly simple process for handling a request for a quote could typically involve many hours of research, documentation, and data entry. Requests for quotes would originate from multiple channels and a normalized, systemic process for handling the various call scenarios was lacking. There remained large process efficiencies to be gained by providing a unified and systematic manner for the capture and dissemination of quote information within the enterprise.

A large number of the corporate systems were based on Mainframe and AS 400 technologies. There was no unique workflow tool to leverage the synergies between the the various underlying systems involved in execution of the process. Additionally, there were no commercially available systems that met all their unique requirements out of the box and any such system would require costly enhancement and lengthy implementation schedules.

### HAVING IDENTIFIED THE CHALLENGE, THE CLIENT SET FORTH THEIR GOALS WHICH INCLUDED:

- Go paperless through electronic quotes processing and management.
- Improve efficiency.
- Improve turnaround time.
- Reduce risks by eliminating errors.

## SOLUTION

XTIVIA recommended an SOA-based solution that would help establish a framework and execution mechanism for automating the entire underwriting process by leveraging the functionality of and exposing the required data of each of the individual underlying systems and orchestrating the process across these systems. As part of initiating consumer coverage and to aim at achieving a paperless operating environment this was deemed the best approach.

XTIVIA was engaged to design, develop, and implement the enterprise-wide process automation solution. They leveraged best practices from SOA, BPM, BI, and utilized XTIVIA Workflow Framework (XWF); a framework for automating business process and workflows and for implementing user-friendly interfaces for executing and managing the processes.

The XTIVIA Workflow Framework is the open-standards-based workflow definition and monitoring engine that orchestrates underlying events and data flow inherent to any business process. The JMS Queue-based architecture is a bolt-on that sits atop any SOA based framework and provides standards-based messaging and routing. A completely customizable solution, the XWF was the optimal solution that allowed role-based privileges and context-based routing of customer calls for quote requests across the enterprise.

With vast amounts of data distributed across various business systems, and each implemented on different technology platforms, the solution demanded an approach that would avoid multiple data entry points, eliminate data discrepancy issues, and appear seamless across all systems and users. SOA provided the key enablers to meet these requirements.

## KEY COMPONENTS

### TECHNOLOGIES USED

- XTIVIA Workflow Framework (XWF)
- XTIVIA Integration Services (XIS)
- JSP
- JMS
- Web Services
- Micro Strategy BI





# INSURANCE UNDERWRITING PROCESS AUTOMATION

## SOLUTION (CONTINUED)

XTIVIA designed and developed all the services for managing the data required to support the business process. These services enabled seamless integration between the legacy systems and provided a high degree of transparency. They also leveraged the business advantage and reliability embedded in the pricing and other modules deployed on legacy systems.

The conceived solution required implementation of the complex and diverse underwriting processes common to the insurance industry. Together, BPM and XTIVIA Workflow Framework created a complex user interface to automate several workflows and manage multiple entities like consumer, employer, payers, providers, and the transactions between them.

Such a solution demanded a component-based, loosely coupled architecture that could be implemented by multiple teams working simultaneously. XWF is perfectly suited for such workflow automations: it segregates the user interface from the workflow and the information management logic. All workflow logic was implemented as workflow services, information management was implemented as Application Services, and the UI was implemented in JSP. XWF was leveraged to orchestrate the services that would be managed and executed through the front end.

### THE SYSTEMS INTEGRATED AND INCLUDED INTO THE SOA FOLD ARE:

- Underwriting System IBM iSeries application written in RPG
- Right Fax Server
- Client and Agency Master Data System
- IBM WAF/Content Manager
- Pricing Application
- SIC Codes

### SOME FEATURES OF THE SOLUTION INCLUDE:

- Automation of initial entry.
- Integration of applications upstream and down.
- Integration of document management system through a common repository.
- Automated work assignment procedures.
- Prioritized business functions based on due date, work load, and business rules defined.
- Consistent underwriting process for all quote requests received through fax, mail, and web.
- Converted Client to a paperless environment.

## RESULTS

The net result has been that all underwriting is automated, consistent, and paperless. This was done by applying both industry and client-specific complex business rules. Our approach was to create and utilize a framework from which these capabilities could be defined and delivered in a timely and cost effective manner. Additionally, the solutions have been built to enhance the compliance aspect of the business activity. Specific reports were built to provide real-time or near-real-time performance metrics for executive review. Analytics such as work load and distribution have driven down cost and operational efficiencies up.

## XTIVIA OVERVIEW

XTIVIA is a proven technology integration and innovation company known for delivering leading-edge technology solutions to our clients' specific requirements, regardless of project complexity. We bring next-level business operations to reality through Application Development, Business Intelligence, Data Warehousing, Database Support & Management, Enterprise Information Management, Digital Experience Solutions and Enterprise Resource Planning. Our success stems from a demonstrated ability to deliver deep expertise via professional services, empowering clients to leverage their chosen technology successfully, competitively and profitably. XTIVIA has offices in Colorado, New York, New Jersey, Missouri, Texas, Virginia, and India.

[www.xtivia.com](http://www.xtivia.com)