

## Policy Lifecycle Platform - Managing Different Statuses of Policies During its Lifetime

### ORGANIZATION

Our client is the leading auto & property insurance company in the US offering vehicle insurance policies for individuals, as well as, commercial organizations specializing in personal automobile insurance with a focus on non-standard auto policies which accounts for more than 90% premiums. They also offer a 24/7 roadside assistance program, even for non-insurance holders with their free membership offers. The client is known for their extraordinary service with their on time service, user-friendly online applications, and claim assistance.

### CHALLENGE

Customers can purchase insurance policies directly from the US online or by phone with an agent. As part of this initiative, the client wanted a high-level overview of policy events and status changes of the policies. The client also wanted to include a few policy statuses which the current system did not accommodate. As per the new system, policy events will be published to the Enterprise Service Bus (ESB) and consumed by the Policy Lifecycle Platform (PLCP). The major events significant to the PLCP system are: Issuance & Release of Policy, Renewal, Rewrite, Cancellation, Expiration, Reinstatement, Deletion, Endorsement, etc. Along with the changes, the client also wanted to implement a better notification mechanism in case of policy status change and have transparency with the help of a dashboard.

The key challenges in this initiative were:

- Domain knowledge: QA team need to have good insurance domain knowledge in order to thoroughly test all functionalities
- It was very crucial to extensively test different policies at various stages throughout life cycle
- Huge test data setup required to test different policies at various stages
- Validating dashboard reports with a large number of policies is time consuming
- Electronic notifications sent to customers for activities such as 2nd payment reminder, cancellation pending/reminder (only one of these two options will be implemented), or payment confirmation notification. For text messages, clients provide access only for a few US mobile numbers and the India QA team depend on them to validate the messages.
- Validation of audit and exception logging in applications require technical skill set to test the Message Bus as well as database.

### SOLUTION

XTIVIA team implemented various stages of the policy lifecycle, dashboard, electronic notifications, audit and exception logging. XTIVIA QA team was involved in functional testing, reports testing, DB testing, API testing, and non-functional testing.

- XTIVIA deployed a skilled QA team who has prior insurance domain expertise
- Conducted cross functional training to train the assigned QA team on the current policy implementation

- Detailed requirement calls with business SMEs were coordinated to ensure a thorough understanding of the policies and their status changes
- Reviewed requirement documents thoroughly to get knowledge on insurance domain and the policy lifecycle
- QA team were involved in performing testing across different layers - UI, Messaging Layer, API & Database layer to validate the dataflow
- Team took advantage of the **open source tools** in the market like SoapUi, Selenium, Postman to perform testing
- **Test Automation:** Developed automation test scripts to set up huge amount of data to test the policies at different stages
- QA team, with the effective SQL queries, validated the reports on dashboard by comparing values against the database

## BUSINESS RESULT

XTIVIA team ensured successful delivery with the following major functionalities implemented in the project:

- The system was designed and implemented to track different states in policy lifecycle
- The current system was able to send various notifications to users during any changes to the policy in the policy lifecycle
- Call activities of the policy holders were tracked
- Implemented dashboard to present different reports related to policy and call activities
- The automation suite developed was very easy to maintain and was used across various project implementations thereby reducing the cost of any future testing

## KEYWORDS

Multilayer testing, API testing, Selenium, Testing in Insurance Domain

## SOFTWARE

TIBCO BusinessWorks (EAI), TIBCO BusinessEvents (CEP) and TIBCO Spotfire, SoapUi, Postman, Selenium, SQL

## ABOUT XTIVIA

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)