

**INDUSTRY****Insurance
Property & Casualty****Reengineering claims
processing****BUSINESS BENEFITS**

- Eliminated duplication of functionality
- Eliminated development and maintenance of redundant processing systems
- Provided access to wider audiences without the need for special software
- Provided greater flexibility for access to view or process claims information via Roles/Security

L&T Infotech worked with a leading Property & Casualty Insurer in USA to develop a seamless platform for claims processing, using an SOA-based solution.

THE CLIENT

Amongst the largest P&C Insurers in the US, our client is a leading provider of a wide range of insurance products for personal and commercial lines.

THE CHALLENGE

Our client had a large number of legacy applications that were more than 30-40 years old. These created challenges like:

- Widespread application duplication because separate applications for common functionality existed for different Lines of Business
- Replication of changes across applications with any change in regulatory compliances or reporting
- Applications could not be modified to address new business requirements
- Low flexibility because most of the existing monolithic applications were not accessible outside the client environment
- Business mergers had resulted in multiple claims systems, some on legacy mainframe and others on a client server platform

There was an acute need to consolidate and standardize after sunseting legacy applications, in order to have a common data and transaction repository and a single system for business.



THE SOLUTION

We worked with client teams to reengineer applications - extracting functional specifications and business rules from legacy applications, and creating refined requirements for the new platform

We developed a new platform based on Service-Oriented Architecture (SOA). This addresses the entire claims process for commercial and personal lines of business, from the First Notice Of Loss (FNOL) stage to claim assignment and settlement. It also provides an analytical dashboard and reporting, claims correspondence and vendor integration.

Comprehensive documentation has been developed to support the new functionality and reduce dependency on individuals.

Instead of a 'Big Bang' approach, we recommended an iterative model that lowers risks and provides greater business continuity.

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