

Increase in operational efficiency for a leading health insurance and financial services organization through use of a web based application



Clarion Technologies
A CMMI LEVEL 3 COMPANY



Executive Summary

Clarion leveraged its expertise in the insurance domain to develop and test a web based business application for a large insurance and financial services organization. The web based application relieved the client from manual insurance policy quote calculation and gave them a scalable business model with quicker turnaround time for signing new policies. This also gave the client's customers a self-service capability, as they can now see and compare different types of health insurance policies available and choose the best.

The Client

The client is a leading health insurance and financial services organization with its offices in Wisconsin, US and is in this industry for almost two decades.

Business Situation

In order to provide a closely matched health insurance policy to its customers, the client had to ask its customers to fill a form to get their specific details. All these forms were paper based. The client then used to manually calculate multiple quotes from different health insurance providers. This manual and paper based transaction increased the decision making time and turnaround time to sign up new insurance policies. Since each insurance policy quote required manual calculation, even a slightest change in one of the user specifications required the client to go back to drawing board.

The client approached Clarion to develop a new web based application that could assist them in generating faster quotes. The new solution would act as a one-stop-shop for all health insurances. It would show quotes from different insurance providers and will give flexibility to the end-user to compare multiple insurances by changing their requirements-all at run time. Also, the new solution would require a backend database that manages all data related to the signed policies and policy holders.

Challenges

Erroneous quotes and slow response time leads to lost business. Among the different insurance service providers, some have their own quote engines, with which we need to interact at run time and get results. However, there are also other insurance service providers who don't have such technology. Therefore, while working with multiple insurance providers Clarion's biggest challenge was to develop a platform-independent solution, that easily integrates with any insurance service providers' systems and complies with different technical regulations so as to fetch correct and latest policy quotes at run time, that too in a fraction a second.

Another challenge was to maintain all the data of insurance service providers at central location along with the ability to maintain the uniqueness of each service.

Business Benefits

By leveraging Clarion's expertise in developing technology solutions for the insurance industry, the client was able to develop a web based business solution that:

- Increased operational efficiency
- Gave 24X7 access to information for customers
- Reduced turnaround time from few weeks to few hours
- Significantly reduced manual work
- Used web portal as a sales tool

Technology

Clarion used the following technologies to build the solution:

- PHP
- MySQL
- HTML
- XML
- XSL and XSLT
- AJAX

Solution

A team of experts at Clarion worked with key representatives from the client to gather requirements for the new solution. After evaluating the requirements of the business users, the client, and insurance providers, a solution was presented that included architecture and a project execution plan. The solution presented, involved a core engine, which would easily synchronize with multiple insurance providers and would show the latest policy rates. Since each insurance provider had its own set of requirements to be fulfilled in order to get an error free response to the query, Clarion started building this system, one insurance provider at a time. The complete solution was developed, tested, and ready-to-deploy in a span of ten weeks.

The new web based solution incorporated additional features like web page printing capability for the end user, advanced search, etc. The solution facilitated quick response time and site navigation.