

Nearshoring Strategy Helps UK Enterprise Reduce Business Risk & Accelerate Product delivery by 50%



How this Insurance Company Streamlined **Operational Efficiency** and **Improved Customer Engagement** by **40% in 2 months**



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The Insurer's Position

*With over **430,000** customers, the London based client is one of UK's top selling motor insurers. They had sold one million insurance policies by **2013** and **3 million** by **2017**.*

In 2014, they successfully launched Claims Management System to cut operational overheads and offer targeted products to customers.

Introduction

All organizations in the world desire to be self-reliant and they strive to achieve it at all costs. Businesses with strong fundamentals and good products often lack the necessary technologies to address their business goals. The use of external third party software to run a large profitable business is not feasible in the current market conditions. It slows down the operations and will result in bad customer experience. So organizations hire in-house software teams to develop their software for them. But as their businesses grow, the antiquated software creates fresh problems for them in the business end. There comes a point where in-house talent is not enough to deal with the overwhelming issues the company is facing. Outsourcing business processes have helped companies to build high quality customizable software solutions for low costs and even commodify their products.

The COVID-19 pandemic tested the resilience of businesses across the globe and many companies suspended offshore operations for a while. The need for employees to work remotely from their homes has forced them to rethink their business processes. Nearshoring has become popular among outsourcers due to its ability to cut costs, improve engagement, and foster innovation. The tangible and intangible costs of nearshoring is far less than offshoring and companies in Northern America and Western Europe have started to realize the competitive edge it could provide them in the current global crisis. Countries like Mexico, Poland and Ukraine have become popular destinations for businesses due to their software engineering skills, cultural affinity and proximity.



The Requirement

The customer's claims resolution mechanism was slow due to its labor-intensive process. This affected their customer experience and loss ratios negatively. The claims management system was external third-party software and caused the delay in the claims team's overall processing time. However their insurance sales were gaining traction in the number of insurance policies being sold. This increase in both claims processing time and sales was causing the customer a lot of other problems including customer loss and revenue loss. The client wanted to reduce the claims processing time and efforts to complete them. They also wanted to improve the response quality and customer satisfaction. They wanted a reliable software development partner to upgrade the Claims management system by adding the following functionalities:



In the wake of the COVID-19 pandemic, companies were forced to change their business processes and employees had to resort to work from their homes. Our client's business continuity plans too had to make provisions for their agents to work remotely and their customers to be able to seek services and express grievances. They analyzed their situation and decided that they needed to add Additional Driver Mid Term Adjustment (MTA) in the customer portal for the customers and render the services through a call center. While this was a tough operation, the client was convinced that providing services for customers during a global crisis was a priority.



Software Infinity – An Innovative Methodology

The customer chose Aspire Systems as their digital consultant for their digital transformation projects and we have been associated with them since 2014. They made the right choice in identifying their deficiency in software engineering expertise and approaching a software solutions provider with a good track record. They leveraged the time tested software development methodologies, frameworks and nearshore center from our end to achieve their business goals effectively. Aspire's Software Infinity methodology employs cutting edge practices to build future-proof software that helps businesses achieve their goals. It makes use of Aspire's proprietary products such as Techcello, APPLAUD, AURAS etc. to build highly customizable solutions for clients.

Our expertise in Agile software development enabled the frequent release of new features and gave them the ability to predict the releases and plan accordingly. This methodology also gave Aspire Systems a clear picture on priority of software features and how they translate to business value. Agile improves the overall quality of software and provides leeway for the customer to have more options in the business strategy kit.

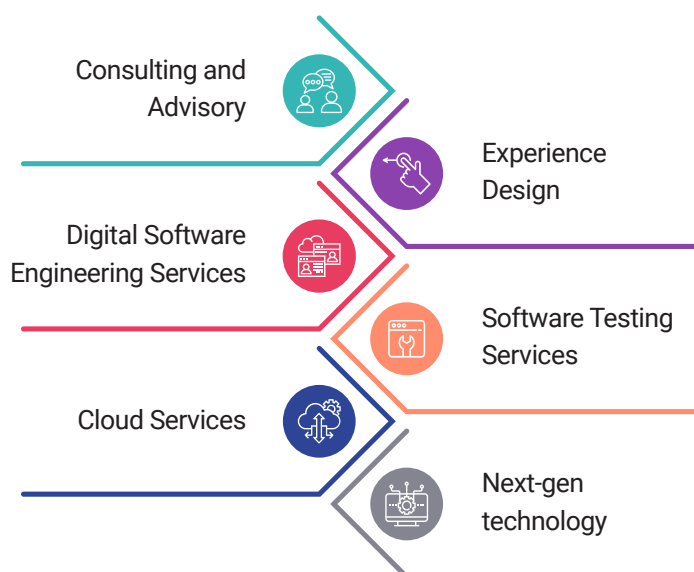
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Change in Winds – Nearshore Outsourcing in 2020

Aspire's nearshore software development centers in Poland and Mexico offer end-to-end product engineering services. With experts having wide range of knowledge, skills and experience, the nearshore destinations have the capacity to understand the customers' requirements inside out due to similar market conditions and work processes. Aspire Systems has helped many organizations achieve their goals by overcoming obstacles. Nearshore partnership with Aspire Systems exposed the client to these services:

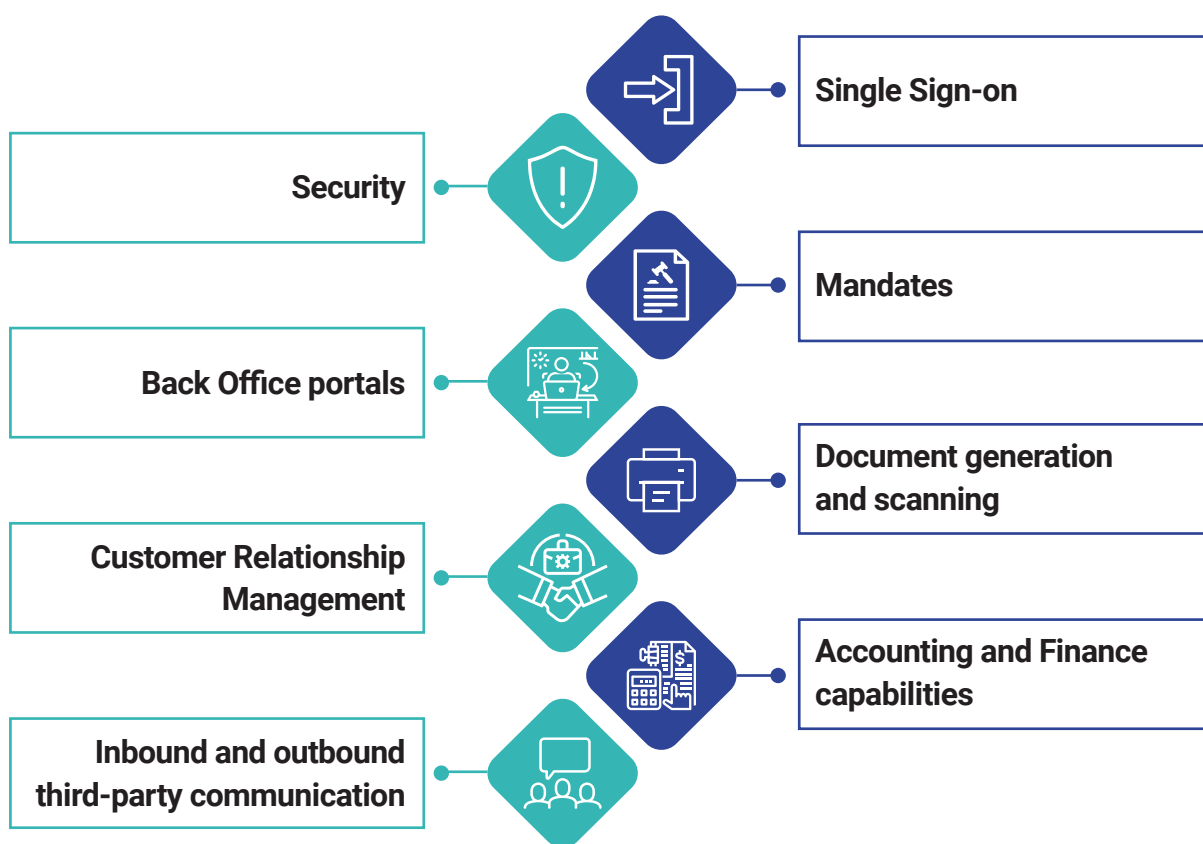


While the COVID-19 pandemic forced the whole world to stay indoors, Aspire's remote agile teams spread across Poland helped the UK based client to add a feature to the Claims Management Platform. Outsourcers prefer to work with nearshore destinations due to same time zones, cultural affinity and less language barriers. Developers in Poland made the changes in the web portal in just 2 weeks and the load on the call center decreased drastically.

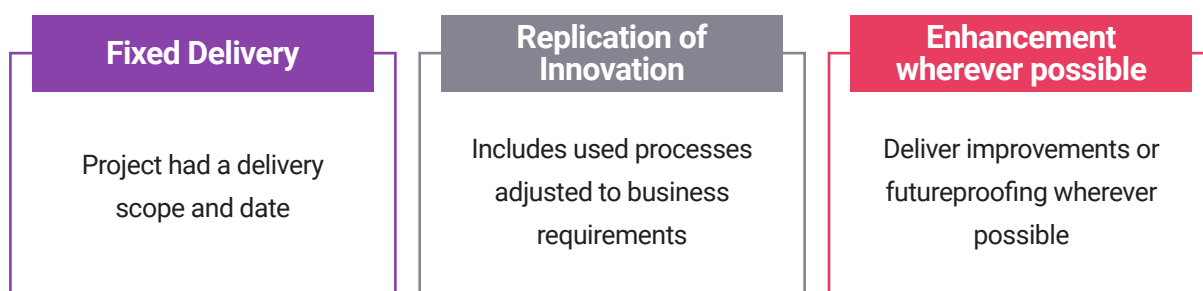


Success Story in Detail

Aspire redeveloped the entire claims system within the existing insurance platform. The redeveloped claims system will accelerate delivery and improve the customer experience. We adopted the Software Infinity methodology to reduce the amount of risk, code required, delivery time and test efforts. It has also increased the flexibility of future business changes. The renewed Claims product leveraged the following system capabilities:



Our innovative and skilled team implemented the CLAIMS product by following the three key project principles:





The Architectural Principles used by Aspire Systems include:

- **Protect the platform** – New additions and enhancements are designed to ensure the separation of the various platform components
- **Follow existing patterns** – To ensure platform protection and accelerated delivery
- **Loosely coupled** – For application separation, SOA and event driven architecture, data separation
- **Drive complexity to rules engine** – To implement business rules in the rules engine
- **Design for functional growth and change** – To simplify the extension and modification of the solution
- **Aggressively pursue reuse** – To reuse existing components and services
- **High availability** – To provision new parts of the system efficiently
- **Scalability** – To allow future growth.

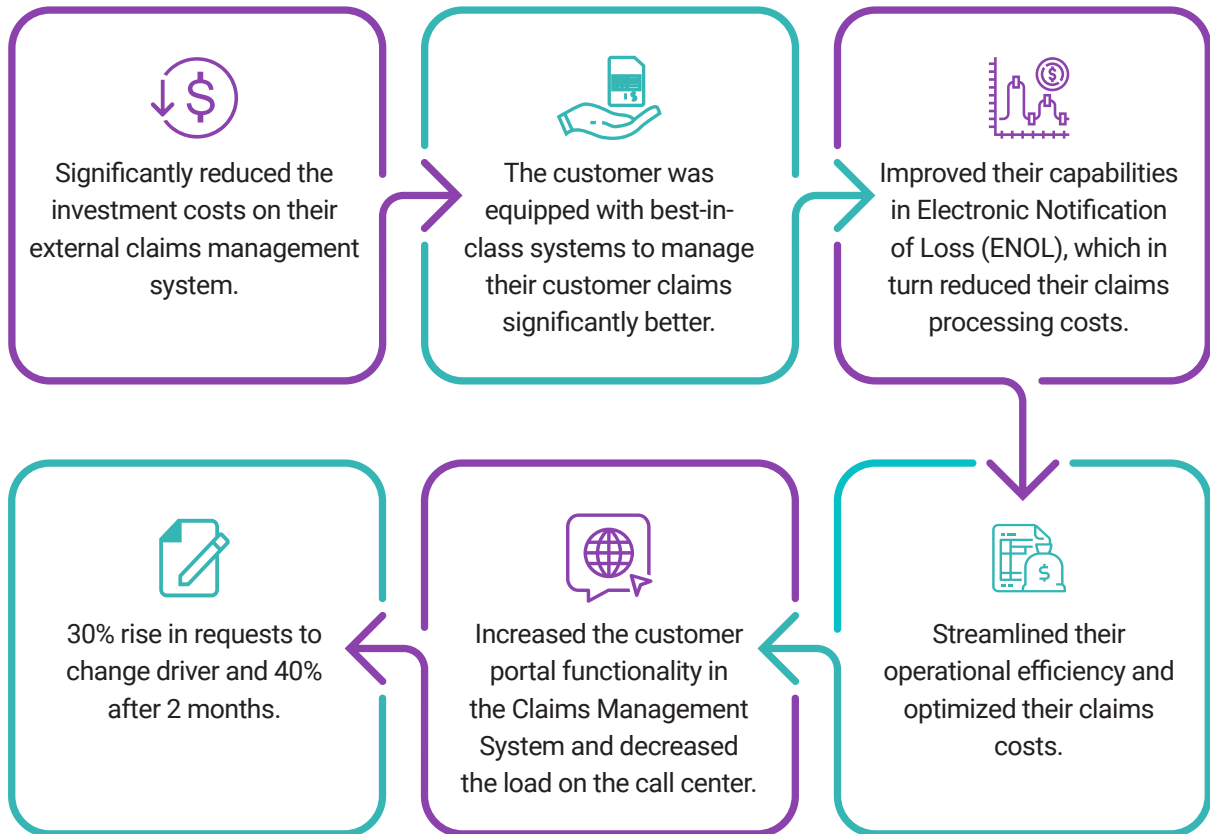
The project was delivered in 18 months with innovative solutions and Aspire continues to improve the claims management system. The new system contains:

- **Claims Portal** – A new, back office portal, which provides the access to claims processes and data.
- **Claims Accounting Portal** – Mirrored existing Accounting Portal, but configured to use new claims accounting rules
- **Claims Rules Engine** – Process decisions configurable engine, which allows to remove logical complexity from Claims Portal and provide business configurable rule set
- **Agent Portal Changes** – Provides access to claims data and agents can raise claims directly from opened policy in Agent Portal
- **Case Portal Changes** – Portal has been enhanced to provide and track tasks assignment mechanism throughout the claim business process life
- **Customer Portal changes** – Adding capability of Electronic Notification of Loss
- **3rd party integrations** – Many integrations with external Claims Suppliers
- **New CRM workflows** – New workflow models dedicated to handle claims business processes,
- **Documents and emails templates** – New templates together with claims data collector service which provides necessary data to fill those templates
- **New Claims databases** – Storage for all claims specific data

Aspire made a policy adjustment in the customer portal by adding an additional driver from their account. Due to a tight deadline and the ongoing pandemic, Aspire decided to skip the well-designed mock-ups and use the same designs of other MTAs. Our developers spent around 150 hours to add the MTA and moved the logic from the Agent Portal. The team delivered the product in just 2 weeks. This was due to the nearshore engagement between our team in Poland and the client in England.



Value Added Through Partnership





About the Author



Business Unit Head

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Aju is the Head of Development Business Unit at Aspire Systems having more than 20 years of industry experience in Software Engineering across different technologies and involved in end-to-end product development for Software & Hi-Tech companies. He oversees the delivery of 1200+ global team members across Development, SaaS/Cloud, Usability Engineering, Business Analysis, Enterprise Integration and Web Content Management.



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Sriram is a Senior Content Writer in Aspire Systems with an experience of 3 years. He writes extensively for the Software Engineering team and has numerous research-driven content such as blogs, articles, and landing pages in his repertoire. His writing touches mostly upon new technologies and trends that are shaping up the software industry and the world.

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