

Global Insurance Firm Delivers Digital Car Insurance Quotes and Streamlines Payment

OpenLegacy platform reduces staff effort by 40% and claims processing from days to minutes

Insurance

IBM i (AS/400)

Self-Service Web Quotes

Improved Payment Process

One of the leading car insurance companies in Israel—with hundreds of thousands of insurance holders—is part of a global corporation that is one of the largest insurance companies in the world. The company promotes “direct insurance” where, in just one phone call, prospects can get an insurance quote and buy a new policy. To carry out this promise of efficiency, the organization needed to streamline two important internal processes. First, they needed an efficient way to give prospects instant policy quotes, without call center representatives toggling between multiple green screen interfaces. Second, they needed a way to automate payments for insurance claims—a process that took days of manual work per month. Looking ahead, the insurance firm wanted to offer a digital self-service model, where prospects could get quotes and buy a policy online. With OpenLegacy, they accomplished it all.



The Challenge

This global insurance company knows that insurance customers demand convenience, which is why they have been promoting “one call does it all” for many years. However, behind the scenes, their call center representatives had to manually enter data from their call center application into their core insurance system. Their IBMi/AS400 applications are reliable, but extremely difficult to integrate with all the other systems in the technical stack. For example, being able to provide users with a nearly instant calculation of the car insurance exchange would have taken one year of development with the tools the company had available. From a user experience and business value standpoint, a year-long delay could have meant potential loss of clients and increased costs.

To overcome these challenges, the company had invested heavily in trying to streamline their call center processes. They had explored other products where a call center representative would typically enter data

into one system and have it feed 3-5 different systems. However, implementation proved challenging, and the long-term approach was still far from bringing them to a fully online, fully digital workflow.



We had an amazing experience working with OpenLegacy, starting from the requirements all the way through implementation. OpenLegacy's API microservices solution was fast to implement and enabled us to expose our AS/400 legacy system to our call center customers and payment system. Using OpenLegacy we've met the car insurance competitive market demand and kept our leading position as a direct insurance company.

**Applications Manager,
Global Insurance Company**

In addition to digital quotes, the insurance company needed a better way to pay insurance claims without redundant, monthly manual effort. The process took eight days of work every month and could not be done on the legacy system, leading to frustration and a sense of wasted time and effort for the insurance agents.

After testing other solutions and weighing different options, this leading insurance company turned to OpenLegacy for a microservices API approach.



The Solution

OpenLegacy's API integration and management solution solved the company's primary challenge: instant policy quote calculation. OpenLegacy's AS/400 pre-built connector quickly and efficiently exposed APIs internally and externally and supported their existing DevOps practices, as well.

OpenLegacy's innovative approach to modeling legacy applications rapidly identifies fields, data types, actionable items, and even the relationships between different screens. It makes it possible for the organization to automate processes and save a significant amount of time exposing new APIs and microservices.

As a result of the call center API integration, all processes in the call center are now streamlined. Representatives can finally produce truly instant policy quotes, without working across multiple green screens.

To expedite the payment of insurance claims, OpenLegacy exposed an interface that could be called from different systems, automating the payment process. The claim processing solution now saves eight staff days per month—a time savings of 40 percent—and decreases payment time from days to minutes.

With OpenLegacy, this leading global insurer—the “one call does it all” insurance company—can onboard new customers and service claims faster, improving employee productivity and customer retention. More importantly, the company has found a way to move toward being an advanced digital insurance company while leveraging existing legacy systems—without the expense and time required by legacy migration or more invasive modernization approaches.

About OpenLegacy

OpenLegacy's Digital-Driven Integration enables organizations with legacy systems to release new digital services faster and easier than ever before. Connecting directly to even the most complex core systems, OpenLegacy automatically generates the digital-ready components needed to integrate legacy assets into exciting new innovations. With OpenLegacy, industry-leading companies release new apps, features, and updates while spending a fraction of the time and resources, so they quickly and easily become digital to the core.