



CASE STUDY

Flexible and Agile Service Delivery Platform Elevates Customer Experience



Infosys partnered with McCamish Systems, now a subsidiary of Infosys BPO, to develop and implement a scalable, best-of-breed BPM platform that would enable them to process change requests for multiple clients using a single instance of the software and common process components. We delivered a flexible and agile solution that automated a number of manual processes, significantly reducing the processing time and mitigating the risk of human error. The platform enabled McCamish's call center professionals to better service insurance customers by reducing the average handling time (AHT) by 80%.

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be more



Client Details

McCamish Systems, now a subsidiary of Infosys BPO, offers high-end business process outsourcing (BPO) solutions, software and services to various segments of the insurance industry. These include annuities, non-qualified deferred compensation plans, and variable universal life insurance. They specialize in reducing time-to-market for new, sophisticated, and innovative insurance products with their suite of proprietary applications. McCamish clients include 20 of the largest insurance companies in North America.

Business Context

To keep pace with rapid growth, our client needed a scalable customer service delivery platform that would significantly enhance their service capabilities. The requirement was clear – an agile, integrated platform that would enable their representatives to offer a highly enriching customer service experience.

Our client had embarked on an aggressive growth plan in 2011 with the vision to grow their closed block servicing by a factor of 10 over the next five years. While other BPO offerings in the closed block space were competing on cost, their plan was to win big using a

combination of cost advantage and service customization capabilities.

With the success of multiple business objectives at stake, our client knew exactly what they wanted:

| What they wanted | The business objectives |
|--|---|
| <ul style="list-style-type: none"> • A single-instance, multi-client reusable policy servicing platform • Migration from a policy-centric to a customer-centric model • To simultaneously service the processes of different clients on a single instance of the software | <ul style="list-style-type: none"> • Reduced total cost of ownership (TCO) • Reduced complexity and overall deployment time |
| <ul style="list-style-type: none"> • An agile, process-driven, scalable, and integrated BPO service delivery platform with multi-lingual support | <ul style="list-style-type: none"> • Non-linear growth without compromising quality standards • Significant operational efficiency improvements within a short time frame • Ease of internationalization and localization of solutions for new markets |
| <ul style="list-style-type: none"> • Adherence to contract service level agreements (SLAs) • Faster, easier, and more transparent customer engagement | <ul style="list-style-type: none"> • Enhanced and differentiated service experience for policyholders |

Infosys Solution

We partnered with Pegasystems – an industry leader in business process management (BPM) – to develop and implement a scalable, best-of-breed BPM platform for the client. The first step was to execute a pilot project.

Pilot project

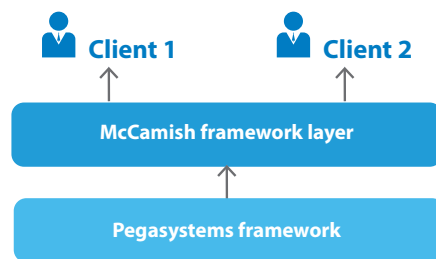
The objective of the pilot was to build a policy servicing platform that would enable users to process address and beneficiary change requests for two different clients using a single instance of the software and common process components specialized by product and client. The mandate was to reduce the average handle time (AHT) of these two processes by a minimum of 30% from the existing level of 24 minutes. The platform also needed to seamlessly integrate and exchange data with core McCamish policy administration systems such as VPAS Life & Annuity and VPAS Benefit Plan Administration. According to the business mandate, the pilot was to be completed within an aggressive timeframe of 11 weeks to demonstrate the speed at which the Pegasystems solution could be developed and deployed.

Implementation

The existing process workflow was embedded within a document management system that lacked flexibility and scalability and was riddled with

inefficiencies in communications and reporting. These limitations created lengthy cycle times for introducing new products and on-boarding new clients. Moreover, this system could only support a single language – English.

The Pegasystems solution was based on a platform that enabled task automation to reduce manual labor, limiting the risk of human error, and reducing turnaround time. Infosys developed an agile, scalable, and integrated BPM solution by configuring the existing Pegasystems framework and building a dedicated application framework layer on the base framework. The platform leveraged reusable rules for use across the application, including user reports. Two separate applications were built for individual clients over the framework layer to house specific rules for each of them.



Overall Application Architecture

We took a phased implementation approach, ensuring quick turnaround. We were able to deploy the first release of the application within 10 weeks. The solution provided a guided next step process to customer service representatives, enabling them to deliver a consistent customer experience.

We implemented optimized, and consolidated existing processes and hosted all process workflows on the Pegasystems platform, without overlaps with the document management system. The new system interfaced seamlessly with various non-standard web services and with the document management system. It also incorporated business activity monitoring capabilities for managers, and eased the decision making process by using canned reports and dashboards. The existing reporting and notification modules were incorporated within the new solution's in-built features, further reducing manual intervention. The application was also equipped with a robust exception handling mechanism to ensure stability.

Challenges Encountered

Infosys faced three key challenges associated with the program delivery:

| Challenges | Solution |
|---|---|
| <p>Lack of documentation The existing legacy platform was not multi-tenanted; hence, multiple instances of the platform had been created to support specific needs of clients. No clear reference documentation was available for the various iterations of the platform.</p> | <p>Our team addressed this by leveraging Direct Capture of Objectives (DCO) that included organizing an operational walkthrough with key stakeholders. Using only two of the over 170 functional business processes, this approach would deliver operational savings of approximately US\$28 million over five years – a conservative estimate. This was based on productivity gains of approximately 24% achieved by:</p> <ul style="list-style-type: none"> • Eliminating rework • Enabling specialized staff to work with a broad range of customers and processes • Streamlining monthly customer audit and reporting processes • Shifting a modest portion of policy service case load to a web self-service channel |
| <p>Services readiness The implementation of the solution on the Pegasystems platform required relevant services from back-end applications to be consumed by the platform.</p> | <p>Our team performed a service catalogue assessment exercise to determine the critical services. Thereafter, the strategic services for the platform and the tactical services for the implementation were identified as part of the service development roadmap.</p> |
| <p>Adoption of the platform Client executives managed multiple customers for the same inbound call categories. The new platform would require some executives to handle two different applications depending on whether the inbound call was for 'Address Change' or 'Beneficiary Change' requests, thereby impacting productivity.</p> | <p>The program roll-out design was service-centric, helping the client successfully articulate the benefits of continuing to invest in the platform.</p> |



Benefits Delivered

Infosys delivered a flexible and agile solution platform that automated a number of manual processes reducing processing time and mitigating the risk of human error. The client leverages the platform to enable call center professionals to better service insurance customers. The new BPM-based platform significantly improved call center efficiency, validating the choice of the Pegasystems solution. By completing the pilot project within 11 weeks, Infosys played a key role in enabling the client to proceed with the 'Global Policy Servicing' platform setup. This was aimed at enhancing their VPAS Life & Annuity platform and VPAS Benefit Plan Administration products. The project delivered key benefits such as:

- **Improved operational efficiency:** The new platform reduced the AHT by 80% against the stipulated target of 30%. This was achieved through automated process flows resulting in

fewer clicks by the end user, automated reports for accurate and real-time status updates, generation of automated letters minimizing manual reviews, improved quality reviews incorporating industry best practices, and more effective training for the customer service representatives.

- **Reduced TCO:** The customer-centric architecture of the new platform consisting of re-usable components and rule-sets enabled multiple clients with different service parameters to be hosted on a single instance of the platform. This significantly reduced the TCO of the platform and paved the way for non-linear growth. Service representatives could now switch to the desired client implementation with a single click.
- **Lower overall program risk:** The new platform seamlessly integrated with existing document management

systems and enabled intuitive storage, retrieval, search, and display functionalities. The integration with existing VPAS web services helped further migration of business processes onto the new platform. An email integration using the client's exchange server was also accomplished. These linkages with other client systems reduced the overall program risk.

- **Faster deployment:** The deployment of the new system in less than 11 weeks included the establishment of the core technical architecture in the base product, configuration of out-of-box process flows and reports, and implementation of client-specific business rules for two different processes. Infosys also demonstrated the ability of the solution to handle increasingly larger numbers of processes and clients, a key business objective.





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