



A LEADING GLOBAL INSURER FUTURE-PROOFS A MISSION-CRITICAL CUSTOMER PORTAL USING AWS

EXECUTIVE SUMMARY

A Fortune 100 U.S. property and casualty insurance provider faced several challenges associated with the legacy applications and services core to its business. Driven by a need to provide a better customer experience and to retire aging infrastructure, the company enlisted DMI to work with business and technology leaders to create a strategy rooted in customer focused design and cloud native development leveraging AWS Serverless technologies. With a new state-of-the-art AWS cloud-enabled customer portal, our client has now realized multiple benefits, including elevated brand awareness, increased client retention rate, and the generation of new business.

THE CHALLENGE

Despite having a legacy of providing secure and value-driven insurance solutions, the provider struggled to keep up with its customers' evolving needs. After taking a hard look at their aging customer experiences and costly technology infrastructure, they sought creative opportunities to transform it.

This engagement focused on the company's strategic business unit that strives to become an elite underwriting organization by enhancing operational effectiveness, strengthening existing businesses, empowering its people, expanding its market, and preparing for the future. Some of business unit's key challenges included:

- Maintaining systems that had grown too complex, unwieldy and expensive to maintain
- Infrastructure that did not support automation, transparency, or rapid iteration
- A fragmented and inefficient online presence, with disparate customer-facing experiences across many customer portals

LEADING INSURANCE PROVIDER IN THE U.S.

Founded in the 19th century, the provider is the largest global property and casualty insurer, focused on protecting and preserving the lives and dreams of customers in more than 30 countries. It employs over 45,000 people in 29 countries and economies around the world – offering a wide range of insurance products and services, including personal automobile, homeowners, specialty lines, reinsurance, commercial multiple-peril, workers compensation, commercial automobile, general liability, surety, and commercial property.



DMI has been a true partner, having put in the time and effort to deeply understand our business operations and priorities. Their partnership has helped us transform outdated digital experiences and learn new ways of delivering technology –all with a laser focus on our customers.

P&C INSURANCE LEADER

WHY AN APN PARTNER?

The insurance provider was looking for a partner relationship instead of a vendor relationship and wanted to consider an emerging player who understood their vision and story. They chose **DMI**, an **AWS Partner Network (APN) Select Consulting Partner**.

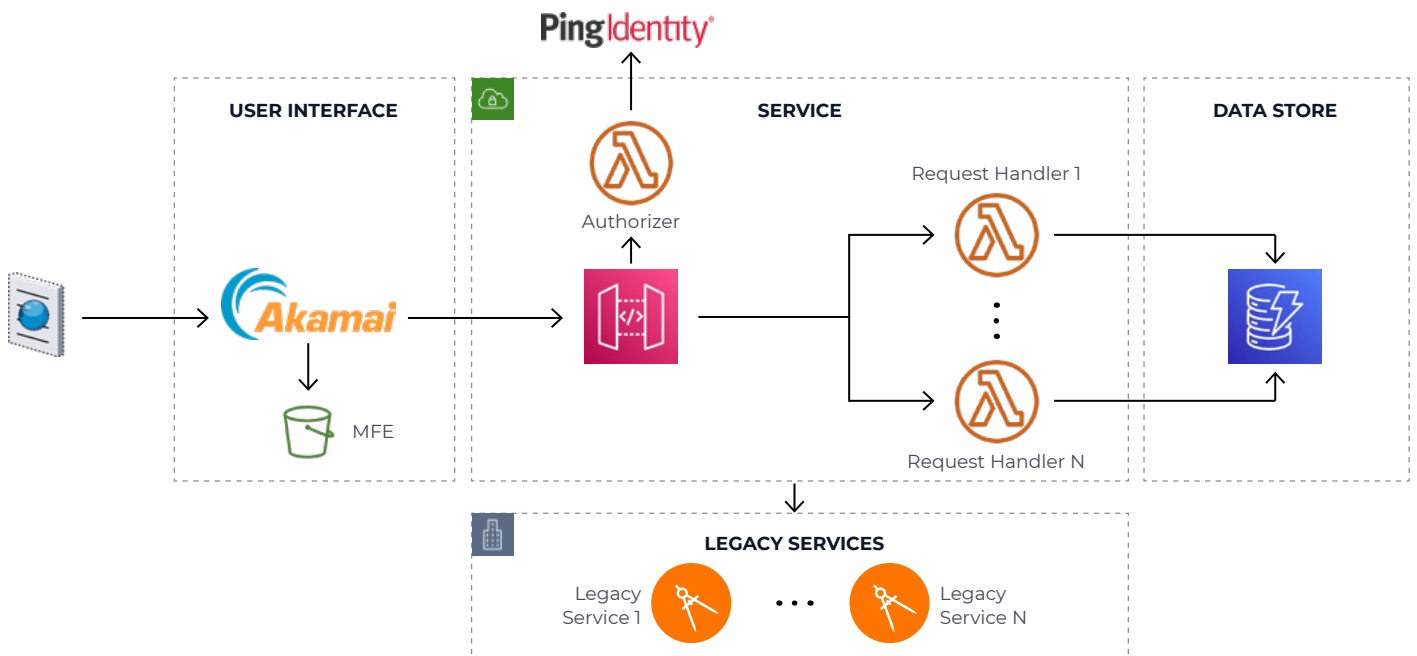
WHY AWS?

The ultimate benefit of cloud computing, and AWS, is the ability to leverage a new business model and turn capital infrastructure expenses into reduced costs. Businesses no longer need to plan and procure servers and other IT resources weeks or months in advance. Using AWS, businesses can take advantage of Amazon's expertise and economies of scale to access resources when their business needs them, delivering results faster and at a lower cost. Today, Amazon Web Services provides a highly reliable, scalable, low-cost infrastructure platform in the cloud that powers hundreds of thousands of enterprise, government and startup customers businesses in 190 countries around the world.

THE SOLUTION GOING SERVERLESS FOR AMBITIOUS GROWTH

Delivering digital capabilities is critical to improving customer experience and future-readiness. Traditionally we tend to think of technology in functional ways - such as a claims or underwriting system - but with a customer-centric view, traditional system boundaries are removed and the art of the possible is re-imagined. DMI conducted extensive user research, defined personas, analyzed customer journeys and dove deep into the systems, applications and technologies that supported the legacy solution. These activities drove a customer centric product roadmap and overall architectural strategy.

With the roadmap in place, DMI used a cloud-native AWS serverless approach that leverages a pay-for-what-you-use pricing model to replace the insurance provider's outdated traditional SharePoint and SQL Server based systems with a state-of-the-art serverless web application built on services including S3, API Gateway, Lambda, and DynamoDB. A representative architecture of the new microservice-based design is presented as follows:



The architecture employs Micro-Frontend (MFE) backed by Backend for Frontend (BFF). The MFE is served by an S3 bucket that is distributed through Akamai CDN to the end user. The API calls from the MFE is proxied by API Gateway and delegated to several Lambdas after authorizing the calls using custom authorizer lambdas. The lambdas run inside the VPC and communicate with Legacy service in addition to performing CRUD operation on the data store (Dynamo / RDS). The microservice stacks are deployed using CDK.

DMI delivered a modern platform that stabilizes the customer's environment and dramatically reduces the cost of operation. Prior to this engagement, end users were faced with disparate systems to perform various functions, resulting in a disjointed experience. The new paradigm is a single consolidated digital experience that empowers business scalability, solidifies the brand, and allows the provider to stay competitive.

RESULTS AND BENEFITS

The insurance company now has a modern application and cloud-enabled approach to better meet customer demands today and for years to come.

With a move to take its portal to the AWS cloud and a customer centric approach to application modernization, the organization realized cost savings of greater than \$200,000 a year (or +95%) and is driving increased enrollment in programs like electronic claims payments which significantly reduces operational costs.

In order to achieve this result DMI delivered expertise in three core competencies:

PRODUCT AND UX STRATEGY

DMI started this engagement with a customer-centric approach, interviewing more than 50 users to define key personas including injured workers, claims managers and risk directors.

DMI also introduced a dedicated continuous strategy team whose focus was to ensure a consistent product and execution strategy across this program. CX strategy, product strategy, and execution strategy were critical elements to program success and required ongoing effort by both the DMI strategy team members and the company's strategy counterparts. This strategy team worked to accelerate product

design and development and ensure the consistency of the solution across all pillars such as UX, Enterprise Architecture, Data Architecture, Application Development, and DevOps.

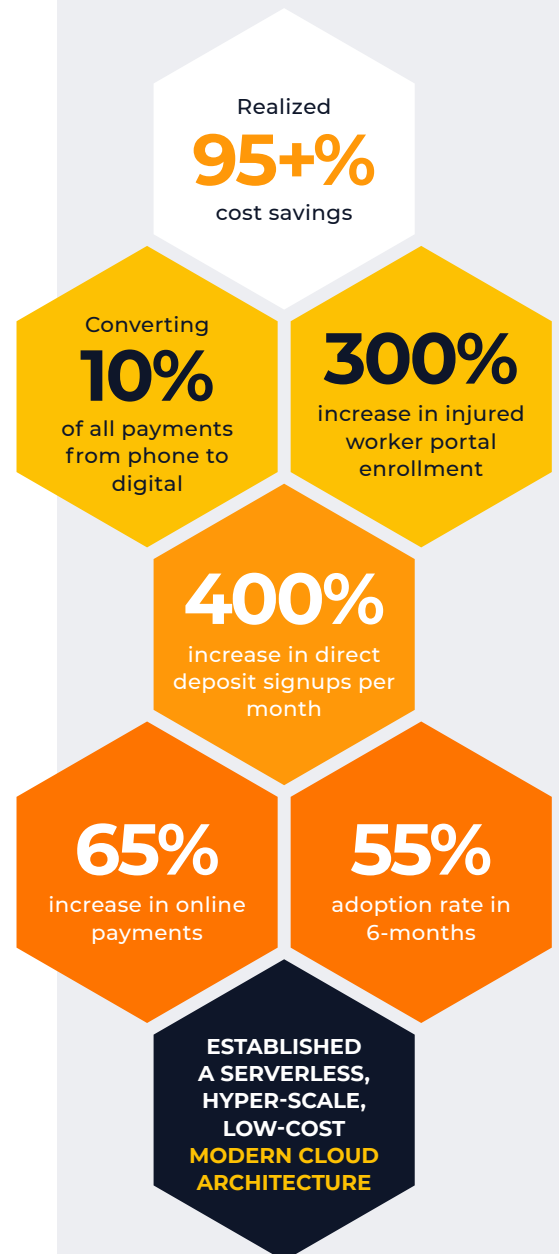
AGILE DELIVERY MODEL

To accelerate the insurance provider's ideal future state, DMI delivered using the Scaled Agile Framework including both portfolio level teams and Agile development teams who have a core focus on digital craftsmanship. DMI focuses on Agile delivery methods, continuous quality, security, risk and compliance, reliability and resilience, and systems engineering to drive digital transformation.

Together with DMI, over a two-year period, we have reached a number of significant milestones for our organization. We couldn't have done it without their help.

P&C BUSINESS INSURANCE LEADER

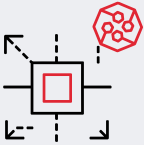
OUTCOMES & HIGHLIGHTS



BUSINESS BENEFITS



Reduced capital expenditure with a pay-as-you-go model in AWS



Improved stability and agility by provisioning composable applications on demand



Enhanced customer experience with increased flexibility leading to higher conversion



Reduced technical debt and TCO

UX AND APPLICATION DEVELOPMENT

DMI's UX consultants, Enterprise Architects and Software Engineers are the cornerstone to our success. DMI focuses on craftsmanship and clean code principles to deliver customer centric experiences and modern platforms. DMI stabilized the customer environments and dramatically reduced the cost of operation while increasing deployment speed.

NEXT STEPS

Customers are becoming "always connected" and seeking a mobile-friendly, personalized, and self-service approach to their quote-to-buy, claims and policy-renewal journey. They increasingly demand convenience, easy-to-understand benefits, and price transparency. The insurance provider's business processes were improved significantly by gaining new insights from the customer centric product view, and we believe that will ultimately set them apart from their competitors. Commercial insurance, especially large commercial, is really about relationships; it's not simply transactional, but rather about a long relationship and a win/win for both parties. To that end, the DMI team combines state-of-the-art tools with a progressive mindset to deliver maximum value for the company's long-term investment.

With its bold move to the public cloud, the company is now ready to take advantage of all the powerful and emerging technologies available including IoT, Data Analytics, AI and Automation that will benefit its frontline business. As a result, the company can quickly deliver business solutions and products that delight customers. All of these advantages are making the Insurance provider future-ready and laying the foundation for a new era of modern growth and success.

ABOUT APN PARTNER

DMI is recognized as an Amazon Web Services (AWS) Select Consulting Partner, helping companies enable, operate, and innovate in the cloud. From data migrations to operational excellence and futuristic transformation, DMI is a full spectrum AWS integrator in the Commercial and Public sector business.

Learn more at www.DMInc.com.



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