

Mobile access to portfolio for Beacon Insurance customers



Back in 2011, the Beacon Insurance Company demonstrated how a customer focused vision, together with innovative use of technology, helped the company to rebuild its organizational structure and achieve complete visibility and control over the progress of documents and work through the organization. Improved customer service and dramatic savings were the result. More recently Beacon was the first insurance company in the Caribbean to offer its customers the facility to interact with their portfolio through a mobile app and web portal.

LANSA Professional Services and LANSA's technology products played a major role in these projects. Beacon has nearly doubled in size over the last five years with only a slight increase in employee headcount. Technological innovation and excellence are important to Beacon's operations and branding. LANSA is proud to be part of Beacon's continuing success.

Workflow and Modernization

The Beacon Insurance Company Ltd, is headquartered in Port of Spain, Trinidad, and supported by a network of branches and agencies throughout the Caribbean. Beacon underwrites all major lines of insurance including Property, Motor, Accident and Casualty, Marine Cargo and Hull, Engineering, Bond, and Group Life and Employee Benefits.

Beacon's core policy administration system is Insure/90, a software solution for the insurance industry supported by CSC (Computer Sciences Corporation).

In 2011, Beacon transitioned to a more efficient and customer centric way of doing business. Before then, the static and hierarchical organization of products and divisions meant that customers had several points of contact, often having to explain their situation multiple times.

Initially Beacon was hampered in its transition because its Insure/90 implementation didn't have the workflow features to measure timelines, nor did it have the facilities to effectively manage tasks that spanned multiple divisions.

Beacon analyzed various options, including a full Insure/90 system replacement. However "the risk was too big, the cost too high and the timelines too long", explained Christopher Woodhams, Beacon's CIO. Another consideration was to run a packaged workflow management system alongside Insure/90. But as the workflow solution was based on a different technology platform, integrating the two systems would have been difficult and expensive, with an ongoing need to manage data duplication and synchronization.

After extensive research Beacon selected LANSA Professional Services as its technology partner because of LANSA's deep

understanding of the business requirements. LANSA's modernization, workflow and integration products were selected because of their native integration with Insure/90 and low risk implementation that didn't require data conversion. The resulting solution now includes:

- Support for to-do lists, latency escalation and performance metrics using LANSA's Workflow Engine.
- A Windows-based framework in which both modernized Insure/90 programs and brand new functionality are integrated, using Visual LANSA and RAMP.
- PDF document generation, web services and XML integration with LANSA Integrator.

"We have a 360-degree view of our customers, their policies, claims and quotes."

"The solution helped Beacon to achieve dramatic efficiencies, such as speedier and more effective service delivery. We have streamlined multi-divisional workflows and customer representatives now have a 360-degree view of our customers, their policies, claims, quotes, and all past and current matters," says Woodhams. More details here www.lansa.com/casestudies/beacon.htm#2

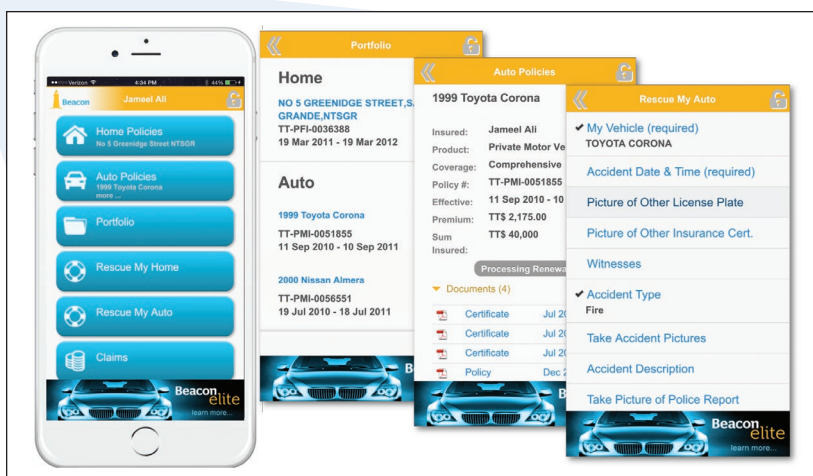
Ready for 3rd Party Access

"After rolling out the LANSA workflow management and modernization platform, we were getting ready to open up our IT systems to third parties," says Woodhams.

The criteria below were key to Woodhams in determining that Beacon's IT systems were ready to be shared and exposed:

- Automated follow up for quotes in a structured process
- Improved service times through a streamlined underwriting process
- Consistency through PDF document generation and digital signatures
- Accountability and visibility through paperless operations
- Professionalism through standard documents and procedures

"We were confident that we had reached a high level of efficiency and that our IT systems were ready to be shared and made transparent to partners and customers," says Woodhams. →



Beacon Buddy was realized with LongRange, in combination with Google's AngularJS framework. LongRange offers native mobile app development, plus web views.

"By 2013 most of the Caribbean territories had legislation in place to cover electronic transactions. This allowed us to fully embrace digital innovation and, with LANSA, we were now well positioned to place the technology benefits directly into the hands of our customers through web portals and mobile apps," continues Woodhams.

Web Portal and Mobile App

As a first step, Beacon wanted to give its policy holders direct access to their insurance portfolio and also provide the wider public with the facility to get quotes and coverage online.

As with Beacon's previous projects, LANSA Professional Services played a key role in the mobile app and web portal projects, working closely with Beacon's marketing and technical teams to craft the vision, establish functional and technical requirements and manage the project throughout the complete lifecycle.

The functional design for the mobile app and web portal included:

- Access and renew policies
- Get policy documents
- Submit and track claims
- Pay premiums securely
- Request quotes
- Request road side assistance
- Use Beacon Rescue (Accident checklist)

The Beacon Rescue feature is much talked about. It guides customers, who might be distressed after having an accident, through all the steps that would otherwise be easy to forget. It includes recording contact details of witnesses, uploading of pictures of the other driver's licence plate and insurance certificate, accident pictures and finally uploading a copy of the police report. And, of course, submitting the claim. Customers can start the process at the accident scene on their mobile app and, if needed, finalize the claim later on the web.

The Mobile App, called Beacon Buddy, was realized with LongRange, LANSA's mobile development tool. LongRange offers native mobile app development, but can also include hybrid/container-like web views. In Beacon Buddy, Google's AngularJS framework was used inside LongRange web views. Beacon Buddy is available from the Apple, Android and Blackberry App stores.

The web solution, called AboutYou, was developed with Visual LANSA WAMs (Web Application Modules), also in combination with the AngularJS framework.

LANSA Integrator was used to consume and publish the required web services, such as for communication with a common insurance rating engine, and for feeding submitted claims and self-serve quotes into the workflow engine.

"To be technologically advanced is part of



Renato Lezama, Beacon VP Regional Operations (2nd left) and Christopher Woodhams, Beacon CIO (2nd right), accepting the Customer of the year Award at the LANSA User Conference.

"We were the first Caribbean insurance company to offer a mobile app."

Beacon's brand image. The mobile app and web portal compliment that branding. We wanted to be first, and we were the first insurance company in the Caribbean to offer its customers Mobile and web access to their portfolio. LANSA helped to make that happen. Being the first was important and key to a significant advertising campaign," explains Woodhams.

Conclusion

LANSA Professional Services conducted the business and technical consulting and the actual development work for the workflow, modernization and integration projects, and more recently also for the web portal and mobile projects.

"The LANSA team worked closely with our business users, senior management and marketing team and helped shape the vision and key portions of the functionality. LANSA had a clear understanding of our business and came with a lot of ideas of what we needed to do to achieve our objectives. The relationship we developed is very productive. We felt from the start that the LANSA team was as keen as us to make our project a success," says Woodhams.

"Innovative use of LANSA's technologies helped us to achieve dramatic efficiencies, streamline our operations and grow our business. We have nearly doubled in size since 2011 and hardly increased staff headcount. The web portal and mobile app were in the first

instance important to our marketing, but these solutions have also generated a climate of trust, because we have made ourselves 100 percent accountable and transparent."

"We have created significant advantages through continuous technology improvements. These improvements are geared towards enriching the customer experience, deepening our relationships and providing many areas of value-added services that support our corporate mission. LANSA has not only made a tremendous difference to our internal operations, but to our customers as well," concludes Woodhams. ■

Snapshot

Customer: Beacon Insurance is one of the Caribbean's leading insurance companies. www.beacon.co.tt

Challenge: To become the leading insurance company in the Caribbean, based on excellence and technological innovation.

Solution: Partner with LANSA Professional Services to modernize and streamline the core line of business system and to extend it with mobile and web access for customers.

Key Benefits: Efficient operations and fast growth with only a small increase in administrative headcount. The Mobile app and web portal demonstrate that Beacon is innovative, technically advanced, accountable and transparent.

Product Used: Visual LANSA (WAMs), LongRange, LANSA Integrator