HOW DATAMATICS STREAMLINED MULTI-LIFE UNDERWRITING FOR A UK INSURER

DATAMATICS

The client, a leading international healthcare company headquartered in the United Kingdom, faced a formidable challenge. Serving over 38 million customers worldwide, they specialize in delivering top-tier healthcare solutions, from comprehensive insurance coverage to health provision services. With a strong presence in multiple markets, they operate clinics, dental centers, and hospitals, ensuring accessible and high-quality healthcare for millions.

The Challenge: Complex & Fragmented Process

The client relied on legacy system to support its multi-life underwriting operations. Managing underwriting for both prospective and existing customers required navigating multiple disconnected systems, each adding layers of complexity to an already intricate process.

With poor integration with the core claim processing system, underwriters had to manually piece together information from different sources. The absence of automation-driven insights based on real-time health assessments further exacerbated the challenge, leading to increased manual work, delays, and inconsistencies.

These challenges were particularly concerning for the Chief Information Officer (CIO), who was responsible for ensuring the company's technology infrastructure could support business growth and efficiency. To maintain its reputation for delivering seamless healthcare services, the client needed a solution that would modernize its underwriting process, reduce inefficiencies, and enhance operational agility.

The Solution: AI Driven Underwriting Transformation

Datamatics conducted a rapid yet thorough assessment of the existing system and designed an automation-driven solution to streamline multi-life underwriting. The strategy focused on ensuring seamless policy management, improving data accuracy, and eliminating inefficiencies caused by legacy technology.

To modernize the process, metadata and transactional data were extracted from the outdated system into a secure staging environment using SQL Server. This data was then transformed and integrated into an advanced online Customer Relationship Management (CRM) system using Kingsway Software's SSIS packages, ensuring smooth data migration and improved accessibility.

Additionally, a Business Rule Management System was integrated with the CRM application, introducing automation to the assessment of triage and medical conditions for both prospects and existing customers.

Impacts: Cost Optimization, Streamlined Workflows

Easy integration

With core claim
processing system

Easy to maintain

Metadata based assessment

Automated assessments

Of medical conditions based
on rules engine

ABOUT **DATAMATICS**

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit www.datamatics.com

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