LANSA | CASESTUDY

BEACON INSURANCE GIVES CUSTOMERS MOBILE ACCESS

SNAPSHOT

CUSTOMER
Beacon Insurance is one of the Caribbean's leading insurance companies.

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

SOLUTION
Partner with LANSA Services to modernize and streamline the core line of business (LOB) system and to extend the LOB with mobile and web access for customers.

KEY BENEFITS
Efficient operations and fast growth with small increase in headcount. The mobile app and web portal demonstrate to the wider public that Beacon is innovative, technically advanced and 100 percent accountable and transparent.
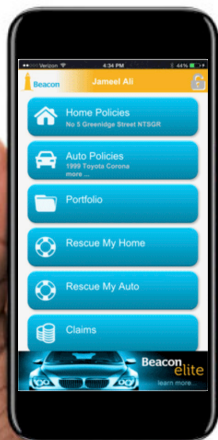
Recently Beacon was the first Insurance company in the Caribbean to offer its customers the facility to interact with their insurance portfolio through a mobile app and web portal.

A few years earlier, Beacon's customer focused vision together with innovative use of technology, helped the company to rebuild its organizational structure. Beacon achieved complete visibility and control of the progress of documents and work through the organization. Improved customer service and dramatic savings were the result. This high level of efficiency also allowed Beacon to share its IT systems and make them transparent to customers and partners.

LANSA Professional Services and LANSA's low-code platform 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, MODERNIZATION & INTEGRATION

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).

Several year ago, 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 span 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 COO. 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 duplicating 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 low-code development, integration and modernization products were selected because of their productivity and native integration with Insure/90. The project was staged with frequent delivery of new and improved functionality and at no point was the business put at risk with D-Day migration scenarios.

The resulting solution 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, consumption and publication of web services and XML integration with LANSA Integrator.*

"The solution helped Beacon to achieve dramatic efficiencies, such as speedier and more effective service delivery. We have streamlined multi-

> *We have a 360-degree view of our customers, their policies, claims, quotes and all past and current matters.*

Christopher Woodhams
COO
Beacon Insurance

divisional workflows. Customer representatives now have a 360-degree view of our customers, their policies, claims, quotes, and all past and current matters," says Woodhams.

READY TO OPEN-UP IT SYSTEMS TO 3RD PARTIES

"After rolling out the LANSA workflow management and modernization platform to all departments and locations, we were getting ready to open-up 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. "By 2013 most of the Caribbean territories had legislation in place to cover electronic transactions. This allowed us to fully capture digital innovation and, with LANSA, we were now well positioned to place the technology benefits directly in the hands of our customers through web portals and mobile apps," explains Woodhams.

INSURED PORTAL AND MOBILE APP

As a first step, Beacon wanted to give its policy holders direct access to their insurance portfolio, as well as providing 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 Policy information*

- *Renew Policies*

- *Submit and track claims*

- *Beacon Rescue (Accident checklist Rescue my Car, Rescue my Home)*

- *Road side Assistance*

- *Pay premiums securely*

- *Get Policy Documents*

- *Get Quotes*

The Beacon Rescue feature is much talked about, as 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 the accident date and time, uploading a picture of the other driver's license plate and insurance certificate, recording the contact details of witnesses, describing the accident, uploading 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 LANSA's mobile development platform, which can be implemented as a web solution, or containerized as a native app. Beacon Buddy is available from the Apple, Android and Blackberry app stores.

The web solution, called AboutYou, was developed with Visual LANSA. 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 LANSA workflow engine for follow-up.

"To be technologically advanced is part of 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 an technical consulting and the actual development work for the workflow, modernization

> **"** We were the first Caribbean insurance company to offer a mobile app. LANSA helped to make that happen. **"**

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 shaped 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 in the last five years 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," continues Woodhams.

As Beacon continues to grow, it remains steadfast in its corporate mission: To provide employees and customers with a life-transforming experience that will help them achieve their goals and recover from setbacks through the compassionate delivery of services. "The pursuit of this goal has become all- consuming and utilizes the technical expertise of our people, their relationship building skills and an innovative customer-focused use of technology," concludes Woodhams.

"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."

Renato Lezama, Beacon, VP Regional Operations (left) and Christopher Woodhams, Beacon, COO (right), accepting the Customer of the Year Award at the 2012 International LANSA User Conference.

Improved team productivity has helped Beacon Insurance double its business with only modest increases in headcount.

360° Customer View | Business Size Grew 200%

Beacon

ABOUT BEACON INSURANCE

Beacon Insurance Company Ltd is headquartered in Port of Spain, Trinidad, with branch offices and an agency network that spans Tobago, Barbados, Dominica, Grenada, St. Kitts & Nevis, St. Lucia, and St. Vincent.

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.

For more information about Beacon visit http://beacon.co.tt

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