



CASE STUDY



# Leveraging technology to enable transformation

[www.kgisl.com](http://www.kgisl.com)

## Client Profile

# A leading Insurance firm in Malaysia

The client is one of the bellwethers of the Malaysian insurance industry, standing as a pillar of the industry with diverse and comprehensive product offerings. As one of Malaysia's largest motor and leading general insurance company in the market, the client has underwritten RM1.5 Billion Gross Written Premium for Financial Year 2018/2019.



Ranked Second in  
Motor Insurance  
**15%** Market Share



**Two million** unique  
customers, **33** branches &  
**7000** agents and dealers



**Top 5 General**  
Insurer in Malaysia -  
overall market share

## Key Challenges

The insurance giant had many challenges before implementing KGiSL's solution

- Increasing cost of acquisition (for new customers)
- Decreasing returns from servicing agents.
- The front-end legacy system that was used by the client was not a proprietary system and was instead a common platform used by other insurance companies as well.
  - Slow turnaround time to introduce new products and features.
  - Lack of real-time reports to provide actionable data
  - Risk of information loss due to common platform used by other insurance companies
  - Lack of data on business transactions

# Our approach

## Product evaluation and selection

- 1** In-depth study of legacy system, documentation and technology to provide optimal solution
- 2** Modular analysis, function point analysis and defining boundaries was done
- 3** Selection on NSURE POS after comprehensive demo of NSURE POS to client stakeholders (business and IT)
- 4** Proposed to develop, test and release using Agile methodology

## Product implementations

NSURE POS was implemented at the client's environment and the effective usage of the solution by agents contributed to increase in gross written premium

- The front-end legacy system that was used by the client was not a proprietary system and was instead a common platform used by other insurance companies as well.
- NSURE POS has proved to be a resilient, robust and dependable tool for agents and it continues to serve as a trustworthy software to the 7,000 servicing agents and dealers till date
- Solution was regularly audited by Bank Negara (Central bank of Malaysia) and certified for security compliance.
- 99.99% uptime of the Software and the servers since inception.
- Regular updates for regulatory and statutory requirements.
- Lesser turnaround time to respond to market changes by introducing new products and make changes to existing products.

Easy to use software, intuitive user experience with fast page loading time are some of the key reasons that led to high adoption of NSURE POS

<b>1</b> <b>25,000 Policies</b> issued daily (across all product classes)	<b>2</b> Policy can be issued <b>below 3 minutes</b> from start to finish	<b>3</b> <b>500 concurrent</b> users can use the system at the same time
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## Latest technology adoption



Reengineering the legacy system using IBM UniData



Business application based on Struts framework with AJAX



Implementation of JSP Model 2 Architecture



WebSphere Application Server using Oracle 10g as database



Data mapping through XML between UniData application to current data elements



Performance tuning, stress and load testing



6+ years of extensive development with continuous improvement practices incorporated



Dedicated 100-member team - Software Engineers, Quality Assurance Engineers and Subject Matter Experts



25 Software Engineers located on-site in Malaysia - working closely with the client to deliver with quick turnaround time

## Business Benefits to client



The client users and agents could issue policies based on parameters set by the underwriting and product teams.



Limits could be set by the agent to control the risks that can be accepted by the agent based on the portfolio and nature of risks.



Agent barring mechanism to block agents from issuing new policies or renewals until the pending dues owed to the company are cleared.



Availability of different flavours of NSURE POS to cater to different customer segments - business-to-business (B2B), business-to-customer (B2C) and business-to-business-to-customer (B2B2C).



Ability to publish real-time reports based on the needs of different business units in understandable format.



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