

Superior SaaS Solution Ensures Growth for Group Insurance Platform



Trigent has been engaged throughout the entire project. The team's organized approach to project management and driven work ethic led to a lasting partnership.



Industry

Insurance

Business Value

- Automated user experience testing of 300+ test cases
- 75% decrease in policy processing costs
- 100% paperless and user-friendly platform

About the Client

With over 35 years of experience, our client is a recognized leader of online group insurance procurement and management platforms. The client's SaaS platform is used by two of the nation's largest group insurance carriers and several high-volume agency firms. Over \$1 billion has been processed as premium utilizing the platform to date.

Background

The SaaS platform offers automation of the group insurance sales and underwriting process. The platform provides quoting, enrollment, administration, and premium billing services that meet individual carrier needs. The client specializes in short and long term disability, voluntary and life insurance coverage needs of the sub-100 employee market and SMB segment. The client also offers dental and vision plans through partner programs.

Business Challenges

The client wanted to re-engineer the platform to automate as much of the sales cycle, enrolment data collection and shorten the policy issue time - while increasing the producer's closing ratio. The client also wanted the platform to be used by the employers as a self-service portal to manage all their enrollment, premium payment, and reports to reduce load and costs of the call center.

Technology Stack

- **AWS:** EC2, SES, RDS, EBS, WAF
- **Database:** MySQL 5.6.34
- **Server-side:** PHP 5.6.3, CodeIgniter 2.1.3, Apache 2.2.15, Red Hat Enterprise 6.8, MVC, FPDF 1.4.2, FPDF 1.7, PHPEXCEL 1.7.9
- **Packages:** PEAR, PECL, Yum
- **Client-side:** JavaScript, jQuery 1.10.1, jQuery UI 1.10.3, jQuery TableFilter 2.5, Toastr 2.1.3, PIE 1.0.0
- **External Applications:** Smith Group Rating Engine (SOAP Services)
- **Browsers:** Chrome 61+, Firefox 55+, Safari 9+, Internet Explorer 9+
- **Stress testing:** Jmeter tool used

However,

- The current platform has not automated many workflow functions, requiring manual intervention and paperwork.
- While the platform served multiple carriers, it had to be individually customized through software code for most carrier needs.
- Based on the nature of high volume, confidential data and transactions, the client wanted the solution to be tested for error-free functionality, performance, and security.

Business Solution

Trigent's consultants re-architected many components of the system to improve workflow automation, data integration, and configuration based process changes instead of costly customizations. The new platform customizable and scalable based on requirements facilitates and enhances existing sales cycles. It provides the ability to streamline quoting and view all cases and producer activity to gather business intelligence across all group sales channels.

The platform's salient features include:

- Ability to white label and brand for carriers and agencies
- Multi-product rate page for multiple classes of employee groups
- API capabilities to integrate with external systems
- Auto-populated case documents
- A secure web-based system which captures enrollment data and billing
- Variable producer commission management

Trigent followed Scrum methodology and delivered functionalities continuously using CI/CD principles. To ensure quality while deploying incremental functionalities rapidly, Trigent adopted "continuous testing" with rigorous test data management (TDM) and left shifted testing for both functional and nonfunctional needs. Trigent also utilized a judicious mix of automation testing to reduce the QA and deployment cycle time. These elevated and impactful testing ensured that complex business operations, data flow between modules and deep integrations with external applications (QuickBooks and GL packages) worked perfectly, even with high data volumes. Pre-populated fields and e-signable case documents for digital enrollment were enabled and tested.

Client Benefits

With a 75% reduction in sold-policy processing costs, small and midsize employers' have cost-effective access to web-based enrollment and group

insurance administration, leading to enduring customer relationships for the client.

The 100% paperless and user-friendly platform has shortened policy issue time from 3-5 weeks to a few hours for producers and has resulted in increased closing ratio by 400%.

Trigent's team automated testing of over 300 test cases. The platform was tested for vulnerability and penetration testing. Independent testing support for UAT.

The client's platform exceeds others in terms of performing every critical function of group insurance quoting, enrolment, administration and premium collection on one website and single sign-on access, without relying on human intervention at one or more stages of the process.

The client's platform is being used by two of the nation's largest group insurance carriers and several high-volume consulting firms and offers Software as a Service (SaaS) or Seat Model pricing.

For more information about
Trigent and its service offerings,
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