Business Scenario

The BIG INSURANCE COMPANY is a personal lines property and casualty insurance group providing homeowners, auto and life insurance as well as financial services in the United States. The recent acquisition of ABC & Auto Group has strengthened BIG INSURANCE COMPANY' position as the third-largest insurance group in the U.S., operating in 49 states. This acquisition positions BIG INSURANCE COMPANY as the largest auto insurer in several states, including California. Prior to the acquisition, BIG INSURANCE COMPANY already provided insurance and financial services to 10.5 million U.S. households.

BIG INSURANCE COMPANY provides an industry-leading commitment to customer service, is constantly seeking ways to improve service delivery, particularly claims processing, to customers for all insurance product lines, from auto to personal property. Driving growth through acquisition of other insurance providers, BIG INSURANCE COMPANY faced challenges integrating the customer service systems of acquired companies to ensure quality service for established customers and for customers from acquired companies.

BIG INSURANCE COMPANY processes more than five million inbound and outbound calls annually. The company has developed contact centers to centralize operations and created economies of scale to process claims efficiently. It has also developed a primary claims process based on WHO CRM software in the past, as they acquired more companies; they continued to add other systems to the mix. BIG INSURANCE COMPANY has now realized that if it was to continue segregating customer service representatives by the so-called enterprise legacy claims system it was accustomed to using, it would *diminish* the return on employee investment and *reduce* its claims-handling capabilities.

To leverage the power of many recent acquisitions, BIG INSURANCE COMPANY needs to assemble a road map of activities encompassing hundreds of initiatives to be accomplished through cooperative efforts between business teams and IT. The challenge is integrating the technology of legacy customer services systems from companies it has acquired and, in doing so, to ensure a unified consistent standard of quality of customer service for all our cstomers.

This Strategic Direction needs to meet these objectives –

Business Flexibility - Create a business architecture and solution architecture founded on a "decoupled" claims process that could handle a client's "notices of loss" across all lines of business. This will create a common intuitive customer experience that could be deployed across all subsidiaries to promote cross training and balance the workload. It would also aid in the rapid integration of future business acquisitions.

User Productivity Lift - A business and process architecture is needed that will intelligently drive customer service representatives (CSRs) through the maze of State and process specific rules and regulations required to service and adjudicate a claim. This may create a significant productivity lift in the effectiveness and efficiency of the customer service team.

Enhanced Quality of the Customer Experience - We need business architecture and processes that provide business intelligence measurement and metrics that would allow a program of continuous improvement leading to sustainable gains in service quality and in the total customer experience.

Stakeholder Concerns

- Culture is not comfortable with the idea of process and want to "pave the cow paths" and create silo solutions
- SOA not well understood
- IT wants to lead with technology with no business and IT partnership
- Plan to move from legacy systems without learning contained business logic
- Business and IT transformations not well understood.

Business Scenario

- No clear idea of who should drive the transformation is business or IT and no experience using Enterprise Architects for transformation.
- Many mergers and acquisitions that are redundant and silo oriented
- Company has 20 customer databases for every new company acquired and continues to grow
- How to implement Big data with broken processes and redundant customer information