Major Insurer Transforms Claims Processing with Corticon and Sitefinity

INDUSTRY
Insurance

PRODUCT
Progress® Sitefinity®
Progress® Corticon®

SUMMARY
This major insurance company offers a wide range of insurance products, primarily for travelers. With a complex array of offerings, each with its own set of rules and regulations to file and process claims, the company needed an automated solution to quickly and easily generate business rules and logic to build a claims processing module that delivers a superior customer experience. Already a Sitefinity customer, it found the ideal solution in Progress Corticon, as that synergy allowed them to quickly develop a solution that exceeded expectations.

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>
> Director of eServices and User Experience

Challenge

Purchasing insurance and filing a claim can be a daunting task for many. This leading provider of insurance primarily to travelers wanted to make the process as transparent and seamless as possible. The company sought a highly automated solution that would delight its more than one million customers.

The project had several challenges from the outset. Maintaining automated claims processing is difficult due to the volume and complexity of rules involved, as well as changing requirements and regulations that impact both back office processing and corresponding changes to the frontend. Manually coding the rule logic and maintaining the system over time was prohibitive for the already overburdened IT department. Thus, they sought a solution that could be implemented and maintained by business users.

The company evaluated a number of solutions, including Progress Corticon. As a long-time Progress Sitefinity user, they were confident in Progress' ability to deliver world-class solutions to meet the demands of increasingly complex digital challenges.

"Given the flexibility and scalability of Corticon, and the fact that we've been using Sitefinity for at least the last ten years, it was clearly the best choice for us," the director of eServices and user experience said. "The integration of Corticon rules into our Sitefinity CMS is vital to the success of the project."

Solution

Corticon as a low-code rule modeling platform enabled the project team with two key capabilities - modelling claim business rules without writing a single line of code and using rules to directly control the dynamic claim submission form. The business analysts leading the project were able to ensure accuracy of the business process and consistency of the matching user experience while offloading the implementation burden from the IT department.

"In the long run we wanted Corticon to be a business tool that non-IT users could readily develop, maintain, update and change," the director said. "Our goal is to scale it to meet varying needs across the organization."

Over the span of about four months, the team was able to build and launch an initial version of a claims processing module and integrate it into Sitefinity.

"That process set the stage for how we'll move forward," the director said. "We met with our business users and laid out all the if/then/else scenarios for filing a claim. We built logic that basically says depending on what policy you have determines what claims route they follow. Previously, we had a one-size-fits-all approach for claims where customers would have to fill out a form manually and either email or snail mail them to us. We didn't even have an online option."

Results

With the logic built to route customers to the proper claims module for trip insurance, the building blocks are now in place to implement the solution to claims processing across the company's different insurance products and readily extend it further into other business areas. That is because Corticon covers hundreds of possible claim paths in a systemized way that can easily be updated when needed.

Additionally, they estimate that the combination of Corticon and Sitefinity has already saved the company thousands of developer hours with the ability of business users to make updates to the business logic and the matching dynamic forms, while using Sitefinity to render those forms automatically with no development required on the frontend.

But it's the customer that comes out the winner in the end.

"When it comes to the customer experience, we have improved by leaps and bounds," the director said. "We've had nothing but positive feedback."

→ Automate complex digital decisioning with **Progress® Corticon®.**

→ Drive connected experiences with **Progress® Sitefinity® DX.**

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