Enabling at Reliance Life Insurance

The Challenge

To harness the power of technology to create a comprehensive self-service infrastructure that provides employees, agents and customers of Reliance Life Insurance with the information they need, when they need it through a variety of channels.

The Solution

A scalable, flexible, reliable SOA-based infrastructure using IBM WebSphere Process Server and IBM WebSphere Portal. Combined with comprehensive business process management, and ESB capability the infrastructure enables Reliance Life Insurance to achieve its goal of building a virtual office and an end-to-end self-service portal.

Key Benefits

- Much faster time-to-market for launch of new products and services.
- Greatly improved customer, agent and employee convenience.
- Significantly reduced operational costs.

IBM Technologies at Work

- IBM WebSphere Portal Server
- IBM WebSphere Process Server
- IBM WebSphere Business Modeler
- IBM WebSphere DataStage
- IBM WebSphere QualityStage
- IBM WebSphere Integration Developer
- IBM Rational Application Developer

THE CHANGING FACE OF INSURANCE

The insurance industry in India has undergone a sea change since Govt. of India opened up the sector to private (Indian and foreign) companies in 1999. While the industry as a whole has become more globalized and consolidated, it has also witnessed the entry of specialized insurance providers whose nimbleness has forced the industry's larger players to become more agile and flexible.

As the industry has changed, so too has the customer-provider relationship. Customers now have a wider choice and have become more demanding. The intense competition and increased consumer awareness is forcing insurance providers to find unique ways of reaching out to the customer and building sustainable relationships.

ABOUT RELIANCE LIFE INSURANCE

A part of the Reliance - Anil Dhirubhai Ambani Group, Reliance Life Insurance Company Limited (Rel Life) came into being in 2003 with the acquisition of AMP Sanmar Life Insurance Company. Rel Life offers a range of customizable life insurance solutions to individuals and corporates through 339 branches operating in 250 locations across India.

Gearing up for explosive growth, Rel Life's has chalked out ambitious plans to achieve market leadership in the private sector by the year 2009 and a transnational insurer soon after. As a first step in that direction, Rel Life is opening 400 new branches and aiming to sell one million policies across India in the financial year 2007.

LEVERAGING TECHNOLOGY TO EXTEND REACH AND RATIONALIZE OPERATIONS

One of the drivers of growth identified at Rel Life was to develop new and differentiated channels of distribution that would enable it to reach and service requirements in the remotest or most micro of markets. The cost of delivery across the channels had to be minimized and the channels were to be such that they could be extended easily across geographies as Rel Life grew across the world.

Indians are embracing technology in everyday activities. As of August 2007, India has over 50 million Internet users and 200 million

mobile subscribers; with both these numbers expected to grow exponentially over the next few years.

Given the boundless reach of the Internet and mobile communications, Rel Life zeroed in on these platforms as the distribution channel enablers. The Internet and mobile communications platform would give them unparalleled reach and can create a global presence within a short time at a very low cost.

THE SOLUTION

Given the comprehensive and long range nature of the solution required, Rel Life set about locating a partner who would work with them over the long range to create reliable, effective and efficient solutions.

Rel Life preferred IBM because of its:

- Proven methodologies
- Deep knowledgebase
- Comprehensive resource capabilities
- International project experience
- Innovative solutions
- End-end capabilities

To kick-off the exercise, the IBM team worked closely with Rel Life to fully understand the existing infrastructure and the strategy for the future. With the business roadmap clearly defined, the IBM team set about designing a solution that would meet not only the requirements of the day but would form the base for Rel Life's expansions.

As the first stage, IBM and Rel Life decided on a leveraging the power of the Internet to create **Virtual Office.** Implemented as a comprehensive portal, the virtual office would act as the focal point of real-time interactions for customers, agents and employees alike.

Prospect	Customers	Agents	Corporate	Employees	Business
Publishing Info • Company Info • Product brochures • Quotations • Illustrations Buying policy on net Online premium payments General Information on Insurance Career	Publishing Info & utilities on web Product Brochures, Quotations, Industry News, Illustrations View Portfolio • Customer personal data • Policy summary • Proposal status Personal Profile maintenance Unit Statements Fund Switch Complaint registration	Publishing Info & utilities on web Product Brochures, Quotations, Industry News, Illustrations Agent Portfolio • Commission data • Client Diary – policy details/client details/reminders proposal status • Lead Tracking Personal Profile maintenance Statements & Reports Complaint Registration	Member's Enquiry Change in Members Name Add/Delete Member Enquiry on due date Claim Detail Fund Status	Single Sign on Publishing Info & utilities on web Product Brochures, Quotations, Industry News, Illustrations, Industry/Co. News Career / E – Mails Pay Roll/E Travel Reimbursement Advance Settl. / Complaint Registration Discussion forum Knowledge Management	Dashboards

The Virtual Office Strategy

Based on the service oriented architecture (SOA), the IBM solution helped Rel Life deliver the information to the right people at the right time.

The **Virtual Office** provides access to detailed information about Rel Life's products including quotations and enables:

- Customers to buy policies and to manage their insurance portfolio online. This helps customer "serve themselves", if and when required. Customers can now buy a policy from anywhere and at anytime without waiting for an agent.

- Agents to manage their customer base as also their own activities. The agents now have a unified view of the customer and can service customer requirements more intelligently by suggesting products that fill gaps in the portfolio.

- Employees to manage customer activities and their own company-related activities.

THE DETAILS

Using the IBM WebSphere Business Modeler, Rel Life was able to effectively model business processes. The visualization and simulation capabilities of the IBM WebSphere Business Modeler helped Rel Life eliminate bottle necks and imbalances to create flexible, sustainable and efficient processes and optimize resource utilization.

For the implementation, the IBM WebSphere Portal Server provided the core portal services essential to create a unified solution

delivering role-based applications while process integration was achieved through the use of the IBM WebSphere Process Server.

Rel Life chose the IBM WebSphere Integration Developer and the IBM Rational Application Developer as the development platforms because of their rapid application development capabilities.

The IBM WebSphere Integration Developer helped Rel Life develop and deploy solutions rapidly because:

- It can import models from the IBM WebSphere Business Modeler and so helps jump start the implementation.

- It allows for visual development of SOA-based integration solutions across WebSphere Process Server through the use of drag and drop facility.

- It enables wiring together of reusable service components.
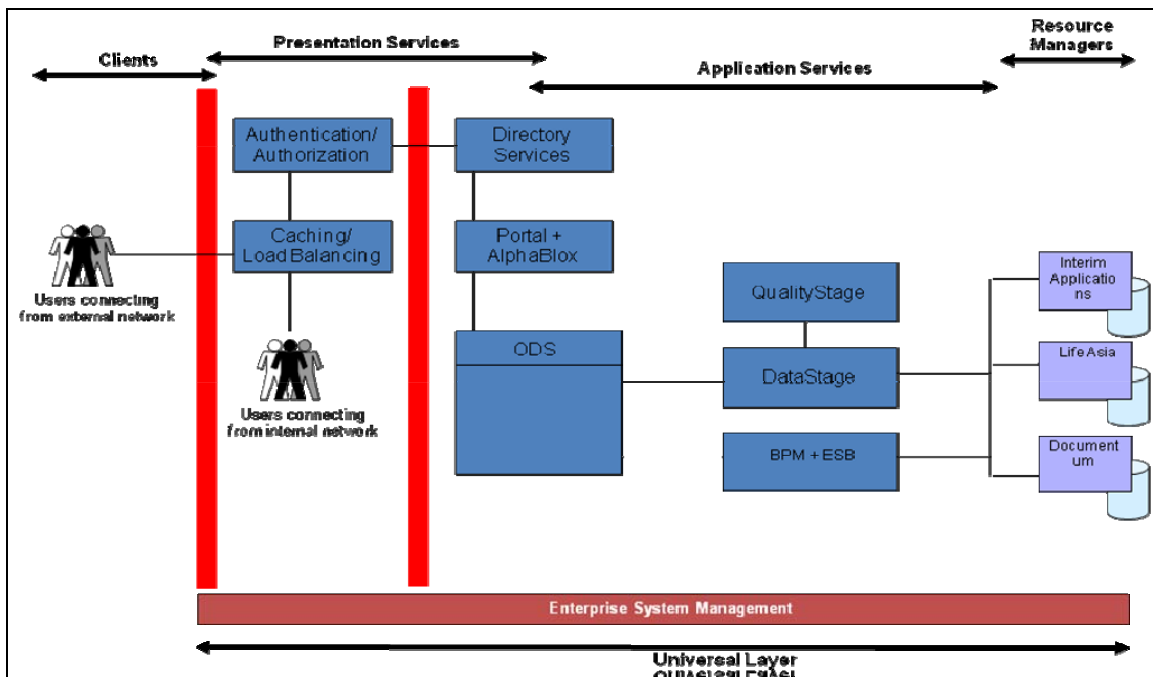
THE BENEFITS

Using the IBM WebSphere Portal Server and IBM WebSphere Process Server, Rel Life was able to:

- Model, simulate and refine workflows and increase operational efficiency.

- Reduce operational costs.

- Improve time to market for new products.

- Enable customer self-service.

- Create a mobile workforce.

- Enable a unified view of the customer.

- Helped management monitor performance through dashboards.

Above all, Rel Life was able to create a 24X7 self-service channel that greatly improved customer service and consequently customer satisfaction.

The solution is robust, flexible and scalable and in keeping with Rel Life's growth plans.

"Customer quote goes here", **Mohan Chandrasekharan, CTO, Reliance Life Insurance**