



## How a Mobility Platform Boosted Customer Satisfaction for Insurance Claims

A Leading Insurance provider in the US, assures its Customers a World-class Insurance experience, through an Enterprise Mobility Platform

### Our Client

A US-based national insurance provider, operating in all 50 states of the US, offers Insurance Policies, Plans & Services at competitive rates. The company has an industry presence of over three decades and is serving 200,000 across the US. The service objective of the company is to provide peace of mind and protection of life's assets to its customers.

The customer provides a suite of essential personal insurance products and a growing line of commercial products with coverage for home, auto, renters, landlord, condo, business, earthquake and umbrella policies. The A+ rated insurance provider has accreditation from the Better Business Bureau. It wants to set the highest standards of service, customer experience, and claims satisfaction in the insurance industry.



## Business Challenges & Shortcomings

The company had functional limitations in the legacy system that presented challenges and needs like:

- Legacy web portal for all insurance customers to login, view & track their claim statuses
- Delayed customer service due to high turnaround time for each claim caused by
  - Manual claim handling processes
  - Over worked human resources resulting in erroneous claim inputs
- Legacy way of accessing claims in the era of high mobile consumption
- Immediate expertise required to automate the claim handling processes through a mobile based platform
  - To enable transition from web portal to mobile app consumption of Insurance services

## Derived Need

The client needed a standalone mobile application across iOS and Android devices that enabled users to:

- View and download policy documents
- Make payments and check due reports
- Register and check claim statuses online





## The Solution

Sonata followed the principles of platformation to deliver the service provider agnostic development platform as the solution. A standalone mobile application was developed and deployed using Halosys mobility platform (MBaaS platform).

### The implementation involved two phases:

#### Phase 1

Creation of Insurance mobile app for their customers to login, view, track, download & pay for insurance policies & plans, by

- Integration with clients' back-end systems AS 400 & DB2 using prebuilt connectors, APIs & SDK in Halosys
- Integration of payment processor to the app using Cordova.
- Balsamiq wireframe technology for designing mobile application
- Developing front end using HTML CSS JavaScript

#### Phase 2

Enabling mobile notifications for the Insurance claims and its statuses using push notification feature in Halosys.



## Business Impacts & Benefits

### Faster Mobile Application Development & Deployment using Halosys

Process Automation through mobility platform resulted in Reduced Claim processing Time

Enhanced customer convenience & Experience through anytime, anywhere insurance app access

Cost savings upto \$60000 due to reduced operational overheads

Easy Configuration of notifications in the mobility platform for notifying customers with instant claim status

Inbuilt analytics & alerts configurations to stay ahead of fraudulent claims

Time savings enabled to address & accommodate more claims thus improving Operational efficiency by 5%

### Digital transformation through an Enterprise mobility platform

#### The client could save on cost and time with

- Detection of 30% of submitted applications as frauds
- Elimination of CSR involvement in claim submission with on-the-go recording of claim details with FNOL form on the customer's mobile app
- Automatic processing of claim data for assignment of rescue vehicle on the spot

### The Sonata Edge

Open, Connected, Scalable, and Intelligent – Sonata's Platformation approach to the development of the mobility platform has helped the leading US insurance provider to transform its business completely. It helped the company save costs, improve process efficiencies, and accelerate claim processing. The outcome is better customer experiences, happier employees, and increased business volume.

Sonata Software delivers complete mobile solutions that reduce time-to-market and ensures seamless user experiences.

From strategy to consulting and implementation, Sonata supports users in the whole journey of digital transformation towards **enterprise mobility**.



# WHY SONATA?

Sonata's platformation approach helps clients to choose a solution that best fits their needs; balancing readily available platforms and solution customization

1. Sonata READY: End-to-end, industry-specific digital business platforms
2. Sonata ACCELERATE: Deploy popular horizontal platforms adding required functionality
3. Sonata CUSTOM: Engineer custom platforms that deliver unique digital capability and scalability

Our focus, depth of understanding and proven expertise in Enterprise Mobility for Insurance industry make us stand out among our peers. We help Insurance companies retain and enhance their customer base and provide great customer experience by automating processes. With capabilities to deliver complete Mobile solutions, right from strategy, consulting, a robust Enterprise Mobile platform, engineering services and pre-built solutions for a faster time-to-market, we ensure that Sonata's clients find an integrated partner in their mobile journey. With a laser focus commitment to be the Mobile partner, we continue to win the trust and business of Fortune companies. Sonata's expertise stems from:

- **Deep expertise in mobility programs**  
10+ years of mobility experience Expertise in leading technologies for native, cross-platform & web apps
- **Best-in-class technology framework leverage**  
Platformation framework and experience in building world class platforms that enables creation of Connected, Intelligent, Open and Scalable systems
- **Mature processes and best practices**  
Development, Program management and comprehensive support system
- **Best-fit solution for enterprises**  
Capability of creating best-in-class and engaging user experience Right fit team with best-fit skill mix for every engagement Scalability and extensibility built into the approach

Sonata Software is a global IT solutions firm focused on enabling platform based digital business and technology transformation for enterprises in the Travel, Retail, Distribution and Software industries. Sonata's products and platforms, anchored on its proprietary Platformation methodology, reflect the company's commitment to enable connected, intelligent, open and scalable business systems.

Sonata's portfolio of products and platforms include Rezipia Digital Travel Platform, Brick & Click Retail Platform, Modern Distribution Platform, Kartopia E-Commerce Platform, Halosys Unified Enterprise Mobility Platform and RAPID DevOps, CloudOps and Testing Platform. These platforms have been deployed by leading enterprises across the globe to achieve future ready digital businesses.



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