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Improving customer satisfaction and cutting costs through next generation online insurance self-service portal: RSA (LD) case study



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metasite.net • ISO 9001 certified digital technology services provider • est. 1997

Case study: LD online customer self-service platform

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Enabling digital transformation at an RSA-owned regional insurance leader

Metasite team was engaged by the RSA-owned largest Baltic insurance company to design, develop, deploy and maintain its next generation customer self-service platform SavasLD.



LD was looking for ways to improve its online customer self-service while at the same time cutting customer invoicing and payments collection-related costs as the expenditures related to dealing with paper invoices, payment reminders and managing customer data were significant.

The newly built online customer self-service platform provided a solution to these challenges by making it effortless for residential and business customers to prolong their contracts and manage their accounts online.

A year and a half after the launch, the new online customer self-service platform generates significant cost savings every month and continues to evolve as an effective channel for communication and interaction with LD customers.

The customer Lietuvos draudimas (LD) is the largest non-life insurance company in the Baltic region.

LD was part of the RSA Group at the time the online customer self-service project was initiated and completed.

LD was acquired by a leading Polish insurance group.

+24%

annual growth in new online self-service users

-50%

reduction in invoicing and payments costs

90%

of self-service users now making payments online

100%

of self-service users updated their contact details

15%

of the new self-service platform users logon daily

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Developing the solution

Metasite UX expert team worked with LD managers to develop a new compelling online customer experience. Real customers were involved in the UX engineering process as functional prototypes and designs were tested iteratively. The self-service solution was intended for use by the end-users and LD's customer service reps.

The solution was built using Java technology and Oracle DBMS. Metasite software engineers worked with internal LD team and other LD IT suppliers to integrate the new platform with LD core insurance system TIA via a set of web-services and to optimise the performance of the web services.



“The newly launched online insurance customer self-service platform has become one of the most important systems at LD.”



Levaldas Zigmantas
Project Manager,
IT & Operations
Lietuvos Draudimas AB

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UX development process employed in the project

1. Analysis



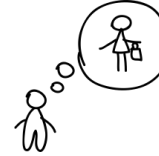
Discovering end-user needs, defining Personas and the most common workflows

2. Card-sorting



Gathering and interpreting end-user insights about the information architecture

3. Prototyping



Prototyping using Personas, implementing expected behavior and functionality

4. Usability testing



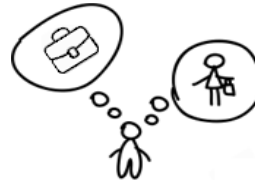
1st iteration: live session of high fidelity clickable prototype testing with real end-users

5. Updating



Adjustments made according to the results and insights of the 1st usability testing session.

6. Visual design



Full visual design concept created and applied on the prototype

7. Emotional & Usability testing



2nd iteration: live session of emotional and prototype testing with real end-users

8. Final updates & Delivery



Final adjustments and updates, integration and delivery

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Technology and functionality

The new online self-service portal serves as a customer-facing front-end for the existing core insurance system (the Oracle-based TIA).

The developed solution includes a customer-facing application and a versatile admin module.

In the customer-facing application, authorized users can:

- Authenticate using mobile signatures, internet banks, and a two level authentication flow: a pair based on username and passwords as a first level and SMS code for a confirmation.
- Manage profile data: password, contact information.
- Renew policies, accept personalised offers.
- Pay insurance premiums via internet banks with real-time payment confirmations.
- Get updates, offers and notifications.
- Register and manage claims.
- Manage multi-user accounts (business customers).

In limited-access admin panel, administrators can:

- Authenticate using username/password.
- Manage special deals and personalized offers to customers.
- Manage users (administrators and customers).



Back-end implemented using:

IBM Java • Spring • Oracle DB • Hibernate ORM • QueryDSL • Spring Data • EhCache • Apache CXF • Axis

Front-end implemented using:

Spring MVC • Spring Security • Thymeleaf • JQuery

Integrations:

Integration with TIA Web Services (Apache CXF) using certificate authentication • PL/SQL procedures for SMS distribution • E-signature (Axis, via SOAP WS) • User authentication and online payments via a number of internet banking systems • Google Analytics and Omniture – for user behavior analysis

About Metasite

Metasite Group at glance

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3 brands - 120 people - Founded in 1997 – Owned by founders and management

Metasite

Design, development and support of operational IT systems: enterprise portals, online subscriber self-service applications, BSS/ERP suites, CRM, billing systems, payments engines and BI analytics.

www.metasite.net

Founded in 1997
Clients in Nordics & Baltics, UK, Western Europe

Key clients:

ERGO ◦ Man Group ◦ RSA ◦ BondRadar ◦ Swedbank ◦ SEB

TELE2 ◦ BASE ◦ TeliaSonera
◦ Bite Group ◦ Cgates

HyperOps

A team of experienced systems administrators and security experts supplying high-end managed hosting and high availability operations management services to demanding clients.

www.hyperops.net

Formed in 2004
Clients in Baltics, Germany, UK

Key clients:

A top global hedge fund management company ◦ a UK financial information service ◦ German clinical trials company ◦ 4 out of 6 largest banks in the Baltics ◦ Largest regional e-money institution ◦ National lottery service

Exacaster

Big data and predictive analytics technology and services company offering platforms and algorithms for customer churn prediction, up-sell targeting, product recommendations, and dynamic pricing.

www.exacaster.com

Formed in 2011
Clients in 10 countries / 3 continents

Key clients:

Carrefour Mobile ◦ Globe UK ◦ VOO
Lomo Mobile ◦ Equitel ◦ UNO Mobile

TELE2 ◦ TeliaSonera ◦ TIGO ◦ Ultra
Millicom ◦ CarolinaWest Wireless

Our services: **business management and support systems development and integration**

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Enterprises across Europe have entrusted us with designing, developing and supporting custom software solutions falling into a number of categories, such as:

Enterprise portals and add-ons

Customer self-service platforms + interfaces

Billing + payment collection systems

Business process automation solutions

Middleware systems and integration modules

Mobile and desktop web portals

Custom E-commerce platforms

Data quality control systems

Our development qualifications

Languages and frameworks

JAVA

- Java EE
- Spring MVC
- Hibernate
- Activiti
- GWT
- Spring Data
- Querydsl

UI

- AngularJS
- Meteor
- ExpressJS
- Bootstrap
- SASS
- LESS
- jQuery

Python

- Django
- Pyramid
- Flask
- Bottle

PHP

- Symfony
- Sonata
- Drupal
- CakePHP
- Zend

Application servers + DBs

Application servers

- Apache Tomcat
- Jetty
- jBoss
- Glassfish
- Oracle WebLogic
- NodeJS

Relational databases

- PostgreSQL
- Oracle
- Microsoft SQL Server
- MySQL

NoSQL + Big Data

- Hadoop product family
- Cassandra
- Impala
- Spark
- Elasticsearch
- MongoDB

Enterprise integration tools

- ESB for system integrations and data flows
- Messaging queues for asynchronous processing and load peaks handling
- BPM for process management (jBPM, Bonita, Activiti, ProcessMaker)
- ETL processes for mass data loading (Talend Open Studio for Data Integration)

QA tools

- Selenium (Ruby, behat), Mockito for automated tests
- JUnit, PHPUnit, Hamcrest for unit tests
- SoapUI for API (WS) functionality, performance and security testing
- Apache JMeter for application performance testing

Thank you

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More client project case studies along with detailed technical information can be made available upon request.

We would be delighted if offered a chance to meet and discuss how Metasite could be of use to your organization. We believe our experienced development team would prove a reliable and valuable long-term partner.

Should you have any questions or would like to set up a meeting, please kindly get in touch:



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