Top Insurance Company Completes Highly Successful Business Transformation and Gains a Competitive Advantage

Challenge

The Client had a traditional culture with corresponding business practices/processes and legacy IT solutions.

The Client was slow to react to market changes and could not onboard new customers or upsell existing customers quickly without being potentially exposed to high levels of risk.

Solution

Enabled a successful transition to an "Agile business" with continuous testing and rapid delivery model.

Defined and implemented an Agile test strategy, encompassing shift left Non-Functional Testing, and an enterprise test automation approach.

Results

Achieved a successful business transformation journey, greatly enhancing customer experience and increasing market share.

50% year on year reduction in production Severity 1s, 12x faster releases, 5% increase in revenue, 30% increase of online sales.

Our Client is a leading service provider for personal and commercial insurance in the UK & Europe. Serving millions of policyholders, the company generates premiums worth billions of Euros.

As a major player in a highly competitive market, the Client recognizes that the continual evolution of products, processes and new initiatives will keep the business ahead of their competiton by enabling them to offer the best customer experience on the market.

Stuck in the Past, Looking to the Future

Our insurance Client had a traditional culture with corresponding business practices/processes and legacy IT solutions. They were reliant on Broker channels for their insurance products, which meant that their pricing and underwriting models were hosted by intermediaries with business models and Service Level Agreements that inhibited rapid delivery of business change.

This made our Client slow to react to market changes and meant they could not onboard new customers, or upsell existing customers, quickly without being potentially exposed to unacceptably high levels of business risk. In addition, they would only make a proportion of the value of each sale and had overheads due to the 3rd party software houses.

A number of the Client's products did not have suitable established environment RTL (Root to Live), which hamstrung their attempts to introduce agile delivery. Agile teams wanted to keep delivering, but testing needed time to test candidate releases in stable test environments. This drove the requirement to spin up additional environments and complete testing faster.

> ❝ **Qualitest supported our Client's successful transition to an "Agile business" with continuous testing and a rapid delivery model.** ❞

The Client had a number of aging insurance applications such as Landscape for Policy Management. These system versions were no longer under warranty and carried significant technical debt.

Another challenge was that most of these systems that did not have suitable regression test packs designed. This meant that much of the testing was completed in a manual, exploratory fashion by in-house business users who were not trained testers.

The Client was also struggling with limited test coverage, inconsistent quality and had no suitable test environments, no enterprise test automation approach, and no CI/CD pipeline to support agile delivery. Every sprint added to technical automation debt and the manual regression packs grew in size resulting in the required regression testing effectively eroding the benefits of their new agile approach.

Taking the Agile Lead to Move Forward

Qualitest stepped in as the 3-year Managed Testing Service partner for the Client's journey and provided enterprise-level assessment and a comprehensive roadmap for testing.

We defined and implemented an Agile test strategy, encompassing shift left Non-Functional Testing, and an enterprise test automation approach.

The 3-year engagement milestones included:

- Successful Renewals, Insurer Hosted Pricing (IHP) and Aggregator implementations.
- Agile test strategy defined and implemented as part of delivery transformation.
- All client test resources trained in ISTQB Agile Testing Foundation.
- Successful Insurance as a Service (IAAS) and Claims Fist Notification of Loss (FNOL) implementations.
- Automation test strategy defined, "automate first" approach and Qualitest's bespoke frameworks (Qualiframe) implemented across the organization.
- NFT strategy was aligned to Agile and shift left approach implemented
- The Client's IT underwent a significant multi-layered re-structure and began a significant IAAS Program to move all their estate into the Cloud.
- Automation coverage achieved and was maintained at greater than 95% embedded within their CICD pipeline.

Qualitest supported our Client's successful transition to an "Agile business" with continuous testing and a rapid delivery model, which has seen the Client's market share increase and their solutions now being offered "white labelled" to other providers.

Key Benefits

- **50%** year on year reduction in production Severity 1s: higher quality and improved UX.
- **12x** faster release of business change to live (quarterly release cycle reduced to 2 weeks).
- **5%** initial increase in revenues from new revenue stream (Insurance-as-a-Service offerings).
- **30%** increase in online insurance sales.
- **85%** enterprise test automation coverage aligned to a consistent organisational approach.
- **96%** automation coverage for new technology, CICD compliant automation accelerators and an automate first approach embedded.
- **10%** year on year reduction in overall testing costs aligned to KPIs.
- **60%** reduction in costs of defect resolution due to early detection with non-functional and API issues, often identified at the design stage now.

QUALITEST

Connect with Us

www.qualitestgroup.com

https://www.linkedin.com/company/qualitest

https://www.instagram.com/lifeatqualitest

https://twitter.com/Qualitest

https://www.facebook.com/Qualitestgroup