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A Global P&C Insurer Modernizes its Core Policy Administration System with Newgen





Intent of the Implementation

A leading global general (P&C) insurance provider offering an extensive portfolio across motor and property lines embarked on a core transformation initiative to build a robust Policy Administration System (PAS) on the NewgenONE low-code platform. The objective was to digitize the complete policy lifecycle, eliminate operational silos, and enable business-led product agility while ensuring regulatory compliance and governance across markets.

> ***With Newgen as its tech partner, the insurer was able to build a unified cloud-hosted PAS to seamlessly connect underwriting, claims, renewals, reinsurance, and servicing, establishing a scalable digital core for growth.***

Transformation Targets

The goal was to build one unified core to:

- Streamline end-to-end policy administration with embedded workflow and document intelligence, powered by low-code agility and rule-based automation
- Enable business users to configure products, rating rules, and commissions without coding
- Support omnichannel journeys for agents, brokers, and customers through self-service portals
- Ensure regulatory compliance through audit trails, authority matrices, reporting, and version control
- Deliver real-time decision support through dashboards, SLA tracking, and master data governance
- Scale securely across environments with disaster recovery and performance resilience
- Digitize and unify the entire policy lifecycle from product setup to claim settlement
- Migrate customer KYC documents into governed digital repositories
- Automate complex reinsurance operations, including treaty and facultative management, within the PAS framework

Roadblocks that Warranted Modernization

While the growth story sounded fine on the surface, underlying gaps made it unsettling.



Fragmented tools and data

Disconnected tools and manual handoffs across policy generation, underwriting, and claims created delays in day-to-day operations. Document management was dispersed across shared drives, resulting in reduced traceability and compliance.



Hardcoded workflows

Limited agility in product setup, rate revisions, and regulatory updates increased time-to-market. Product setup and servicing required repetitive data entry across systems, increasing turnaround time.



Lack of centralized systems

The absence of a centralized rule engine restricted flexibility in configuring new products and adjusting rates. Visibility into processes and SLAs was restricted due to a lack of central dashboards.



Limited scalability

Growing business volumes demanded a scalable, governed platform to ensure consistent performance across lines of business.



Dependence on IT teams

Regulatory updates and pricing revisions required frequent intervention of IT teams, increasing time-to-market and operational overhead.



Why the Insurer Chose Newgen's PAS

Newgen's PAS proved to be the best choice given its proven capability to deliver digital journeys and core administration on a unified, low-code, AI-first platform that bridges front-end digital engagement with back-office efficiency.

Key Deciding Factors

Core Feature	What it meant for the business
Unified Core Across Business Lines	A single platform that manages motor, property, and health products with configurable workflows and rules
Integrated Document & Content Management	Automated generation and governance of documents such as quotations, renewal notices, and instant policy schedules, along with personalized customer communications
Built-in Governance	Maker-checker controls, approval hierarchies, audit trails, and SLA tracking embedded at every layer
Workflow Automation	Automation of complex underwriting and claims decisions using embedded business rules and authority matrices
Cloud-native Deployment	Hosted on private cloud with multi-environment setup for production, UAT, DR, pre-prod, and performance testing

Benefits of a Modernized Core

Unlike traditional PAS systems that require months of custom development, NewgenONE PAS enables rapid transformation using configurable components, reusable templates, and business-led orchestration, delivering digital speed with enterprise-grade control.

Transformational Capabilities	Competitive Advantages
Low-code Configuration with Embedded Insurance Logic	Enabled rapid product setup, rate changes, and rule updates through configuration instead of coding
Centralized Rule and Rating Engine	Ensured precision in underwriting, pricing, and discounting with complete auditability
Comprehensive Content and Document Governance	Maintained secure, version-controlled policy, claims, and endorsement documents for compliance and traceability
Omnichannel Experience Enablement	Connected digital portals, partner interfaces, customer self-service apps, and back-office operations to deliver a seamless experience
Rule-driven Decision Support	Automated validations to drive straight-through processing for faster underwriting and accurate claims
Cloud-native, Scalable Architecture	Improved performance, resilience, and data security across multi-environment private cloud deployments
Master Data Management	Enabled configuration, versioning, and tracking of products, rates, and commission tables with maker-checker control

Transformation in Action Across Functions



1. Product Configuration & Rating

Using Newgen's low-code configurator and centralized rule engine, the insurer achieved faster product rollout, simplified maintenance, and consistent control across distribution channels.

- The low-code Product Configurator enabled the setup of insurance products, plans, coverages, clauses, and commission structures without coding
- Rating Engine allowed dynamic configuration of rate tables, underwriting rules, and discount/load factors, ensuring pricing precision and regulatory compliance
- Externalized business rules for underwriting and rating improved agility in updating tariffs and conditions
- Product versioning and channel-based controls provided governance and traceability



2. Underwriting Rules & Decisioning

Underwriting processes were transformed into a governed, rule-driven workflow integrated with product setup.

- Newgen's underwriting workbench provided a 360-degree view of risk details, customer history, and coverage data
- Automated validations such as AML checks, blacklist screening, and document verification ensured compliance and higher accuracy
- Authority matrix-based approval workflows established transparency and consistency across decisions
- Embedded BRMS/BRE enabled easy updates to eligibility criteria, coverage logic, and discount rules without impacting the core system
- System-based auto correspondence ensured faster quote issuance and contract creation with full audit trails



3. Policy Servicing & Administration

Policy servicing functions were automated to deliver responsiveness, accuracy, and control across the policy lifecycle.

- Renewals were auto-triggered with preconfigured rate adjustments, NCB rules, and expiry notifications
- Endorsement management was standardized with configurable approval hierarchies for premium and non-premium changes
- Policy reinstatements and cancellations followed rule-based workflows with system-calculated refunds or penalties
- Integrated content management ensured real-time correspondence for policy generation and renewal
- Audit trails and SLA tracking provided continuous governance and operational transparency

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4. Claims Processing & Workflows

The insurer achieved end-to-end claims automation, from First Notice of Loss (FNOL) to settlement, within a unified digital ecosystem.

- Omnichannel claim initiation via web portal, email, or API integration improved customer access
- Automated triage, survey allocation, and assessment routing accelerated claims turnaround
- Configurable workflows eased reserve setup, alteration, and multi-payee disbursement
- Fraud checks, audit logs, and maker-checker approvals maintained governance and accuracy
- Integrated communication ensured claimants received timely acknowledgments, deficiency letters, and settlement updates



5. Reinsurance & Finance Management

Comprehensive reinsurance and finance modules optimized financial control, risk distribution, and regulatory compliance.

- The Reinsurance Module supported treaty (proportional and non-proportional) and facultative setups with rule-based auto allocation
- The Finance Module automated premium billing, collection, refunds, and disbursement through configurable workflows
- General Ledger (GL) entries for all insurance transactions were automatically generated and integrated with ERP systems
- Automation of reports, including bordereaux, reinsurance premium, and commission summaries, improved transparency and control

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6. Distribution Management & Lead Operations

The PAS streamlined distributor and intermediary management through automation and analytics.

- Digitization of onboarding, verification, and commission mapping for intermediaries enhanced accuracy and compliance
- Graded commission matrices and automated payout statements improved transparency across sales hierarchies
- Lead capture, nurturing, and scoring were automated, with dashboards tracking lead status and conversions
- Bulk lead import/export and real-time sync with CRM and digital platforms enhanced lead efficiency
- KPI dashboards provided insight into intermediary performance and channel contribution



7. Agent & Partner Portal

A unified external portal empowered agents and partners with real-time access and end-to-end functionality.

- Digital workflows allowed portal users to initiate new policies, submit documents, and access quotations
- Pre-underwritten products were issued instantly, while endorsements and FNOL requests were handled digitally
- Integrated payment gateways facilitated secure and fast premium collections
- User-specific dashboards provided real-time visibility into policies, commissions, and renewal pipelines



8. Reporting & Dashboards

Reporting and analytics provided enterprise-wide transparency and regulatory visibility.

- 20 standard and 50 custom drill-down reports were configured to support operational, performance, and compliance tracking
- Persona-based dashboards catered to underwriting, claims, finance, and operations teams.
- Reports were exportable in multiple formats (XLS, CSV, PDF) with configurable filters and views
- Integrated SLA and TAT monitoring enabled proactive tracking and escalation management

Measurable Business Outcomes with PAS Modernization

50% reduction in manual policy servicing steps through workflow automation

40% faster product rollout cycles via low-code product configurator

30% improvement in claims turnaround time with rule-based routing

99.9% uptime across environments due to resilient cloud deployment

Significant improvement in audit readiness and compliance traceability

Lower cost of operations through reusable components and self-configurable rules

Shift to the Fast Lane

By deploying Newgen's PAS on its private cloud, the insurer transformed its policy administration landscape by connecting digital journeys with back-office intelligence. The low-code, AI-first platform delivered faster go-to-market, better compliance control, and a unified core that supports growth across all lines of business.

This modernization marks a decisive move from legacy complexity to a smart, scalable, and connected insurance core ready for the next generation of digital insurers.

About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native process automation, content services, customer engagement, and AI/ML capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

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