



Modernizing Policy Administration with Intelligent Process Automation for a Global Insurer



Customer Overview

A leading global insurer with a diverse portfolio of life and general insurance products serves customers through an extensive network of agents, brokers, and digital channels. As the business grew, the organization sought to modernize its policy administration environment to improve operational efficiency, accelerate policy issuance, and enhance the overall customer experience.

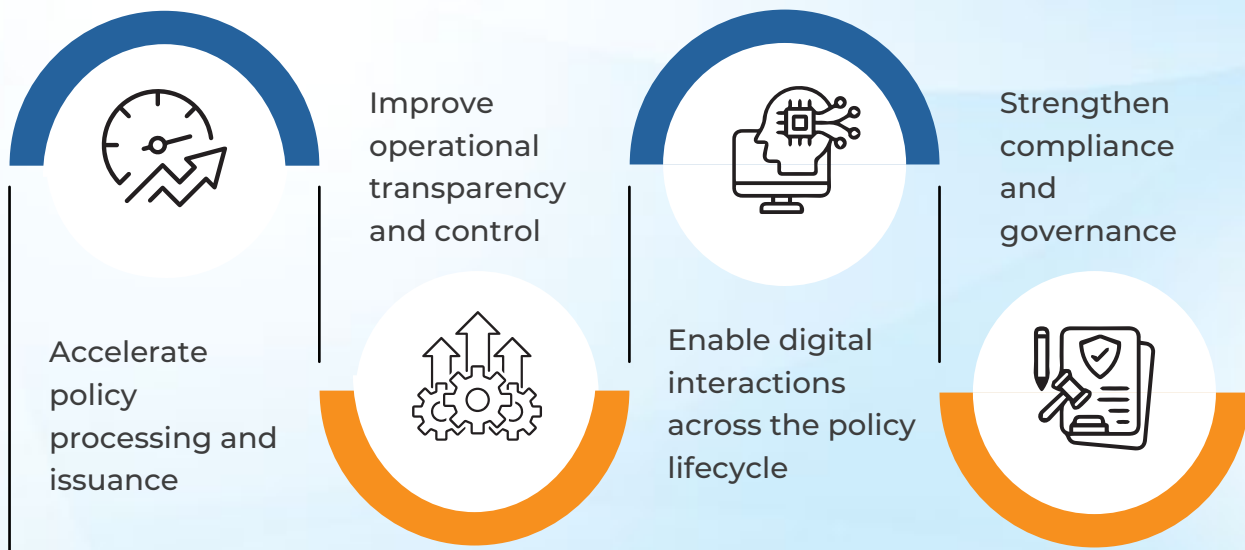
To achieve this, the insurer partnered with Newgen to strengthen policy administration processes across onboarding, underwriting, servicing, and claims.



Business Context and Transformation Intent

The insurer relied on a long-standing core policy administration system that continued to serve as the system of record. However, surrounding policy processes had become increasingly manual and complex.

Policy onboarding, underwriting, servicing, and claims handling involved multiple departments and systems, often relying on spreadsheets and manual document handling, which slowed operations and limited visibility. The organization set out to modernize its policy administration system to:



Rather than replacing the existing core system, the insurer chose a modernization approach that would enhance policy administration capabilities while preserving core stability.

What Needed to Change



Manual and fragmented processes

Policy lifecycle activities involved multiple manual steps across departments, which slowed processing and increased

Limited operational visibility

Operations teams had limited ability to monitor case progress or track processing timelines across policy and claims operations.



Document-intensive workflows

Policy applications, supporting documents, and claim records were handled across multiple repositories, resulting in significant paperwork and storage requirements.

Complex approval processes

Cases frequently required referrals and approvals from multiple teams, including underwriting, legal, finance, and reinsurance departments.



Difficulty identifying process bottlenecks

Without centralized monitoring tools, it was challenging to identify operational bottlenecks or measure team performance.

Newgen's Strategic Fit

The insurer implemented NewgenONE platform to modernize its policy administration system and introduced intelligent automation across policy lifecycle processes.

The solution created a digital orchestration layer around the core policy administration system, enabling the insurer to automate workflows, manage documents centrally, and streamline policy processing.

Key capabilities included:



Workflow-driven automation for policy administration processes



Digital document management and centralized policy files



Document capture and digitization for policy and claims documents



Real-time dashboards and operational monitoring



Seamless integration with the existing policy administration system

This architecture enabled the insurer to modernize core policy operations while continuing to leverage its existing core platform.



Driving the Transformation

Policy lifecycle operations were digitized across key stages:

Onboarding → Underwriting → Servicing → Claims → Monitoring



Onboarding >

Automated workflows manage policy application verification and approvals.



< **Underwriting**

Cases are routed to underwriting and supporting teams for review and approvals.



Servicing >

Policy changes such as endorsements and renewals are processed through workflow-driven case management.



< **Claims**

Claims are initiated digitally and processed through structured workflows.



Monitoring >

Dashboards provide visibility into case progress, workloads, and turnaround times.

Impact Delivered

The modernization initiative significantly improved operational efficiency across policy lifecycle processes.

Area of Impact	Outcome
Policy Processing	Faster policy onboarding and issuance through automated workflows
Operational Visibility	Improved visibility into policy processing and operational performance
Governance & Compliance	Stronger governance with digital approval trails and audit logs
Operational Efficiency	Reduced manual effort in document handling and case coordination
Customer Experience	Enhanced customer experience through faster service delivery

Modernizing Policy Administration to Support Agile Operations

By modernizing its policy administration environment, the insurer transformed policy lifecycle operations while preserving the stability of its existing core system.

The result is a more agile and digitally enabled policy administration system that supports faster operations, improved transparency, and a stronger foundation for future insurance innovation.

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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