
Integration Whitepaper

Bringing Modern Digital Experiences to Insurance

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Introduction

The **consistently successful integrations** by our customers has showcased our readiness and ability to seamlessly join Ushur's modern tech stack with core systems in whatever form we encounter.

Your core systems are what power your company. From back-end processing to front facing customer services, your core systems keep you in business. With each new technology that you add, you assemble traditional and modern systems in an ever more complex manner until it feels as if your entire business is built on a precarious house of cards.

As you begin or continue the process of your digital transformation, particularly using the latest in AI technologies, many questions and concerns arise. The most pressing concern is how to integrate your core systems. For those carriers whose core systems are constructed together using combinations of in-house and external APIs, potentially also with some nightly batch jobs, the concerns are even greater and the questions more important.

Whether large or small, Ushur's customers have not encountered a core system integration that they could not complete. The reason behind this is the inherent architecture of our product which was constructed with any kind of integration in mind. It can operate independently with just imported Excel sheets or allow integration running in real-time. Our customers have integrated CRM systems such as Salesforce, vendor and proprietary insurance solutions, digital workflow systems such as ServiceNow, and project management software systems, such as Jira. Ushur is also automating customer interactions for carriers with mainframe legacy systems.

At Ushur, we bring our knowledge and experience to the forefront. The consistently successful integrations by our customers has showcased our readiness and ability to seamlessly join Ushur's modern tech stack with core systems in whatever form we encounter, modern or legacy. In fact, each new integration that we've successfully implemented only highlights our understanding of how each carrier's system(s) performs; the similarities are many and the technically significant differences are few.

Defining Integration

Integration specifically refers to adopting more modern technologies for your company without building brand new applications. Instead of replacing your previously built or purchased systems completely, you can upgrade your company's technical capabilities through the process of integration.

Typically, system integration is implemented using Application Programming Interfaces or APIs, a liaison software that handles communications between two applications by establishing a standard protocol. APIs are what allow modern solutions like Ushur's Invisible App™ to exchange data with core systems.

Many times, a core system is already using APIs to exchange data internally. For example, in the insurance industry, when your policy administration system sends the calculated premium payment information to your billing system that subsequently creates and sends a customer invoice. All of which is likely done via APIs. As another example, when your policy/underwriting system uses data about claim information and customer loss experience when evaluating account renewal, that data is likely exchanged over APIs.

Core systems have established and proven business value in that they not only help carry on the daily processing within your business, but also store important and relevant data. Having increased access to that data afforded by core systems allows you to compile customer data quickly to achieve business intelligence that accelerates your digital transformation; especially as customers demand more modern access to information.¹



1. <https://www.finextra.com/blogposting/17374/insurance-tech-should-legacy-applications-stand-in-the-way-of-innovation>

The Wide Range of Core Systems

If we take an insurance carrier as an example, they may be managing four to ten (or more) policy administration systems.² Some of these systems may depend on leveraging a mainframe to support key insurance functions; policy administration/underwriting, claims, and billing. Mainframes offer incredible technical capabilities despite being costly to maintain; though possibly their utility is based on the continued and sustained investment in their security and health.

Mainframe Core Systems

Mainframe legacy systems can be part of a carrier's core systems foundation and they can encompass many forms. When first implemented, one mainframe core system might have supported your operations end-to-end, from policy, to billing and claims. Or at a larger carrier, it might have been one of your early claims management solutions for a specific line of business, and by design you created additional, separate mainframe solutions for each of the other lines. How many mainframe core systems and their scope was driven by the business needs of your company at that time.

As time has moved on, like every other carrier, **your company has changed.**

In each of those differing cases, these legacy systems may be supporting different business lines (Life vs Disability, Auto vs WC), different functions (policy versus underwriting), different business units (group vs individual, personal vs commercial), or different brands within your company.

As time has moved on, like every other carrier, your company has changed. You may have acquired other insurance companies, absorbing not only their products and customers, but also their assemblage of mainframe and more modern core systems. Or you worked to modernize your capabilities and data in later years, perhaps building on top of your mainframe systems versus fully replacing them.

There are a multitude of configurations for supporting businesses with technical infrastructure, and the only truly common pattern between them seems to be complexity. Moreover, many legacy core systems are hard to learn and are not up to date. In the worst case scenario, your employees have to work through bugs in a legacy interface and they still may be required to manually enter data to move your business through your organization.

2. https://www.ciosummits.com/media/pdf/solution_spotlight/modernization.pdf

Types of Solutions

Most legacy systems have incorporated changes over the years of their lifespan in attempts at modernizing these critical tools. Many of those changes implemented were promised as “out of the box” solutions. While that’s often what many sought, success has historically been a rarity, especially with older implementations. Let’s talk about what types of core solutions you typically *do* see.

Purchased & Licensed Vendor Solutions

Purchased and licensed vendor solutions are perceived as the easiest for modernizing legacy systems. However, it is rare to find solutions that can in actuality be used “out of the box” as promised. Instead, these solutions usually still require varying degrees and types of customization to support a carrier’s specific insurance products and desired business processes, and at the same time reliably interface with your other core systems.

Remember we just described the common scenario of a carrier having multiple core systems spanning a range of age and technologies. Additionally, the purchased and licensed vendor solutions will eventually require maintenance in the form of installed updates and patches. In fact, a major vendor release can include some of a carrier’s earlier customizations, making those upgrades complex, expensive and not without business risk. Some of these updates may even incur additional costs and further customization which usually catches their maintainers by surprise.

Internal Builds

When it comes to legacy systems, the tale we often hear is that internal teams are tasked to build and maintain highly customized solutions that tend to work well only for a short time.

Problematically, each new technology advance or added functionality creates more customization. Even with your core experts in house, you aren’t guaranteed that each of those systems works well with the other. In fact, as technology changes and expands, it is more likely that they don’t work well together. If you consider that core systems may have been built 20, 30, or 40 plus years ago their incompatibility with the technology of today isn’t surprising. Just imagine the technological differences between a rotary phone and a smartphone. Not all of their systems will work well together.

The last and most brittle relationship to consider when it comes to the cost of internal builds is maintenance and the talent needed to do so, that is, maintaining core systems includes retaining the people who created and customized each one. At some point those employee experts retire, and it becomes increasingly difficult to find talent with critical albeit legacy technical skills.

Types of Solutions

Hybrid, Customized Systems

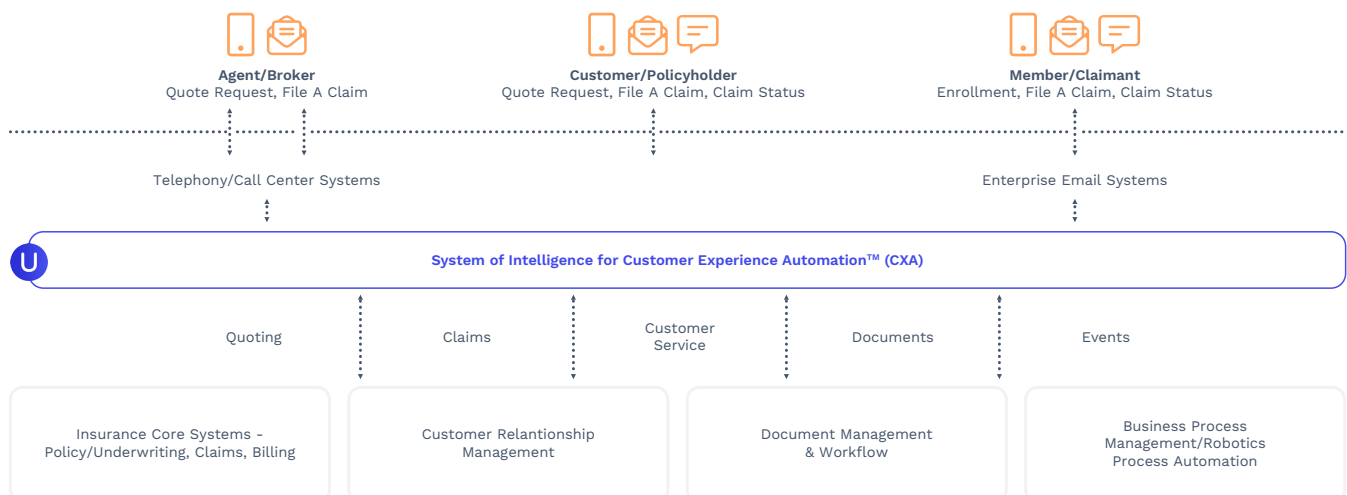
Not all of these legacy stacks are either purchased or organically built. The most common vendor core and/or CRM applications that Ushur encounters have been stylized by the individual company to enable the integration between their unique combinations of systems.

Notably, companies incorporate tailored integrations from in-house engineers, contractors, and/or service providers to maintain and build communications between their legacy systems. These are the most common system architectures because they are functional for the needs of each individual case and a reflection of how hard it is to find out-of-the-box implementations that sufficiently address enterprise needs.

Modern Integration for Legacy Systems

Each of these types of the aforementioned core systems works well independently. However, when it becomes time to combine systems for agile and customer-driven functionality, you need a clear plan from an experienced solution provider.

Ushur's multitude of experience in integrating legacy and modern core systems with our automation platform, and our agile expertise, has provided us with the confidence and ability to support your digital transformation across the insurance lifecycle.



So how do you take a core system - legacy or newer - and reconfigure it for the purposes of modern web interactions? Core system integration is implemented using Application Programming Interfaces or APIs.

You can leave your own customer engagement tools intact and still integrate them with Ushur.

APIs provide the means and protocols to connect the data and functionality of your core legacy systems to modern applications. Essentially, APIs are a smart way to modernize your core systems with minimal disruption and without having to replace them from scratch.³ The APIs define the relationship and the language used to communicate between your systems—whether internal or external—and act as agreed-upon contracts in your data exchanges.

In many cases, you likely already have APIs that transfer data between your core systems and their end users. The question is how Ushur can help facilitate further integration via APIs to modernize your customer-facing capabilities without needing to change your core technologies.

You can leave your own customer engagement tools intact and still integrate them with Ushur. Ushur not only has standard API integrations with established systems like Salesforce, ServiceNow and Atlassian, but also offers jumpstart kits and SDKs to bring Ushur's platform alongside your original platforms. Intelligent API use and design, born from years of experience, makes that feasible.

Moreover, Ushur takes existing communication functionality to make it easier for you and your teams to implement these customer engagement flows that leverage legacy systems. Ushur's no-code user interface allows business users to create automation solutions they need with ease, and easily move data between their legacy systems and end-users. What formerly required the work of multiple Systems Integrators and Enterprise developers can now be accomplished with the business analyst talent you have readily on hand.

3. <https://home.kpmg/xx/en/home/insights/2018/07/transform-legacy--technology-infrastructure-for-insurers.html>

Top Down Integration

Ushur's proven experience in integrations has provided insights and learning into the process that we bring from one client to the next. It is because of those insights that we know that no matter what type of core system you have, no matter what vendor or brand you use, no matter which version has been installed, your solution will be unique to you. The same holds true if you have internally-built solutions in use or older mainframe applications.

We work with you, with your needs and requirements in mind to integrate our AI platform within your ecosystem and to provide you with the agility and innovation you desperately need to realize your digital transformation goals.

Simultaneous Integration

While some insurance carriers are biding their time and waiting to integrate until they have updated their core legacy systems, our experience in integrations have taught us that time is of the essence when moving into a modern digital experience. Because every moment matters, it's important to note that Ushur's solutions have no dependencies on your legacy systems being updated. That means we can implement Ushur's automation capabilities simultaneously alongside your internal plans to upgrade your legacy properties.

In fact, we've found your company's experience in implementing and leveraging Ushur's AI solutions will most likely reveal opportunities for additional automation once the new core system is in place. You will then have a head start to incorporate those added insights into the design of a new and even better system.

No matter what type of core system you have, no matter what vendor or brand you use, no matter which version has been installed, **your solution will be unique to you.**

About Ushur

Ushur has the integration experience and the technological expertise to **seamlessly and easily bring your customer experience, enabled by your legacy or modern core systems, into the future.**

Ushur understands the challenges and opportunities within established businesses to balance and blend core systems, some legacy in age and technology, and modern digital solutions. Integration can seem daunting when you are faced with combining systems that could be decades old with the current solutions needed to match the expectations of a modern consumer, the insurance customer.

Ushur has the integration experience and the technological expertise to seamlessly and easily bring your customer experience, enabled by your legacy or modern core systems, into the future. Use our end-to-end AI-powered Customer Experience Automation™ platform with features like a visual flow-builder, powerful tools for data extraction, and integrations with your vendor and/or internally-built systems to modernize your customer experience to your customers' delight.

[Learn more >](#)

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