

A CLOSED BOOK OF BUSINESS PROVIDES TESTING GROUND FOR “GOING BIG” IN RPA

EXPANDED RPA RETURNS X PROOF-OF-CONCEPT

EXL's client, a large US-based benefit solutions company offering disability, life, accident, critical illness, dental and vision insurance to group employees in the US and UK, had decided to discontinue selling its GLTC product after many years of building the business. Legacy customers in the program numbered in the tens of thousands, and servicing the population, especially in the area of enrollment terminations and additions, placed a time-consuming and expensive manual burden on company business functions.

Having already established a relationship with EXL on other products, the client was familiar with our RPA capabilities. Seeing an opportunity to trim cost for its

closed book of GLTC business, they elected to explore a limited, proof-of-concept (POC) project employing an EXL RPA solution to help lower GLTC enrollment cost.

Context: Liberate Headcount

The contractual obligation to maintain services for employers still in the GLTC program accounted for upwards of 50,000 enrollment transactions per year, with required gap reserves exceeding \$590M after taxes. Its legacy business was significant.

However, because the GLTC business was no longer active, the product was overlooked in previous automation ventures, and the time had come to make a change. GLTC

RPA PILOT IS EXPECTED TO

REMOVE
APPROXIMATELY

>50%

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product support

ENABLE

60%

time savings
in the near term

ADD NEARLY

\$150K

total savings
to the company on a closed
book of business by virtue of
straight-through processing

enrollment and termination tasks required a large team to process both machine-printed and handwritten request forms for employee and family member group policies, with manual coding necessary to input data into the administration system.

The business case required a 50 percent reduction in enrollment processing time over six months by automating approximately \$50K in annual enrollment requests. Working with the client's RPA Center of Excellence (CoE), the pilot would serve to establish a solution for expanding RPA across other required forms and increasing ROI in the future.

Orchestration: Simplify through Automation

EXL mapped the company's enrollment process, involving mostly manual, paper-based inputs, as well as forms collected over the Internet from disparate company systems. Incoming requests had to be formatted for input into the client's mainframe administration system, processed according to customer group agreements, rules and exceptions, and flagged when out of range for follow-up or correction. The goal was to eliminate 3-4 tasks per transaction.

To meet the six-month window, our team applied an agile approach, working in sprints to build a master input form compatible with the client's software. Existing web APIs were leveraged to integrate the new form into the legacy mainframe, and a bot was developed to run the "policy dates" calculator on the company's processing platform.

A major hurdle in completing the work included a complication gaining approved access to the company's secured policy database. This issue could have been avoided in assessment had it been foreseen. In addition, there was a mismatch in the development platform and

user acceptance testing (UAT) environment that had to be corrected before the solution effectively cleared for production.

Outcomes: Target Met, Full Speed Ahead

As user testing progresses into full production, the enrollment RPA pilot is expected to remove approximately 50 percent of the current workload, freeing up resources for product support beyond GLTC. The POC established a reliable roadmap for expanding the company's automation program, contributing significant knowledge and experience to their RPA CoE and setting the stage for a future gain in GLTC processing (approximately 60 percent time savings) in the near term.

As an isolated project, the EXL RPA enrollment pilot will add nearly \$150K in total savings to the company on a closed book of business by virtue of straight-through processing. Collaterally, enrollment processing quality is expected to improve, along with customer satisfaction and service levels, all of which will reflect well on the company brand.



SOLUTION SUMMARY



CLIENT CHALLENGE

- ▀ Resources strained by servicing existing policies on a closed book of business.
- ▀ Manual processes adding time and cost of managing enrollment intake.
- ▀ Limited pilot project to prove RPA efficacy in handling transactions.



CONTEXT

- ▀ Nearly 50,000 enrollment transactions processed per year.
- ▀ Large team manually processing enrollment transactions.
- ▀ Demonstrate 50 percent reduction in processing time through RPA test pilot in six months.



ORCHESTRATION

- ▀ Agile approach to “do fast, fail fast, learn fast” in isolated RPA roll-out.
- ▀ Map process and create custom enrollment form compatible with Pega software.
- ▀ Leveraged existing web APIs and dates calculator to work with Windows mainframe.



OUTCOMES

- ▀ Delivered straight-through processing for 50 percent time savings in under six months.
- ▀ Established foundation for expanding RPA program for future gains, near-term.
- ▀ Established basis for processing quality and customer satisfaction improvements to positively impact brand.

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