

Transforming the Life Insurance Experience with Adaptigent

BUSINESS CHALLENGE

A leading U.S.-based life insurance provider operating in the highly regulated life and annuity sector, where both operational stability and customer trust are critical, needed to modernize to grow. Processing hundreds of thousands of policies each year, the company's mainframe systems have always provided a dependable backbone for core operations. As **customer expectations shifted toward digital-first interactions, the insurer faced growing pressure to make these reliable but complex systems more accessible and responsive.** They turned to Adaptigent to help extend and optimize their technology stack in a way that supported modern business processes without sacrificing the proven stability of its core technology.

Traditional processes created significant barriers to efficiency. The policy administration system was still tied to green screens that offered little flexibility and did not support digital customer engagement. Customers lacked options for self-service and online payments, forcing most interactions through the call center.

OVERVIEW

CLIENT

US Life Insurer

CHALLENGE

Transform core systems into a foundation for digital-first interactions, enhancing compliance, security, and customer experience.

SOLUTION

Adaptigent's Adaptive Integration Fabric

RESULTS

70% increase in customer engagement

\$5M+ in labor savings

30% lower operating costs

80%+ satisfaction rates

With millions of inbound and outbound calls each year, this model strained resources and failed to meet customer expectations. Without modernization, the insurer would have been forced to hire at least 100 to 150 additional call center employees, driving up costs while limiting scalability. Likewise, older batch transfer methods, such as FTP, slowed down the secure movement of financial data between the company and its banking partners, adding friction to critical operations.

The risks of inaction extended beyond cost pressures. In an industry where seamless digital experiences are the standard, failure to modernize would have left the company behind competitors who were already investing in technology improvements. Security and compliance demands were also tightening.

For example, new cybersecurity requirements around stronger passphrases forced upgrades to ensure the mainframe environment met current regulatory expectations. Simply maintaining the status quo was not an option, as it would have left the company vulnerable to compliance gaps and reputational risk. The central challenge was to modernize without disrupting the reliability of the mainframe.

The company needed to connect its proven core systems to more flexible platforms, enabling capabilities such as PCI-compliant real-time payment processing, tokenization of sensitive account data, and self-service options for policyholders.

These goals required an integration approach that understood the mainframe as a valuable processing engine that could be extended and relied on.

By investing in connectivity rather than replacement, the insurer sought to preserve the strength of its existing systems while eliminating operational friction and positioning the business for long-term growth.

“Our goal was to modernize without compromise. With Adaptigent, we delivered faster services, stronger security, and a better experience for policyholders, all while preserving the reliability of our core systems.”

- SVP of Operations & CIO

| SOLUTION

To address the modernization challenge, the insurer deployed Adaptigent's Adaptive Integration Fabric as a way to extend and optimize its mainframe systems rather than replace them. **Fabric wrapped core applications in an API layer, allowing the company to build modern front-end experiences while keeping the mainframe as the trusted engine for processing.**

This "man behind the curtain" approach meant that end users and agents interacted with intuitive JSP or .NET screens, while the mainframe continued to handle the business logic and transaction volume behind the scenes.

A key architectural decision was to move Fabric from the mainframe itself to a Windows-based environment. This configuration provided faster scalability, easier administration, and access to engineering talent already familiar with Windows systems. To support high reliability and complex transaction flows, the architecture incorporated an Enterprise Service Bus (ESB) and an enterprise gateway.

These components ensured that millions of inbound and outbound calls could be managed efficiently, including automated retries that were invisible to users.

The solution needed to:

- **Simply expose of core systems while still relying on their strength and reliability.**
- **Provide an integration layer that connected policy administration, customer portals, and payment systems without disrupting core operations.**
- **Replace outdated batch transfers with real-time, secure transaction handling.**
- **Support evolving compliance requirements, such as stronger passphrase standards, within the mainframe environment.**
- **Maintain flexibility to expand capabilities as business processes and customer expectations continued to evolve.**

By applying Fabric in this way, the insurer enabled its mainframe as a modern, connected platform capable of supporting both current operational needs and ongoing modernization initiatives.

| RESULTS

By extending its mainframe through Adapti-
gent's Fabric solution, the insurer achieved
measurable operational and customer-fac-
ing improvements. **The introduction of
API-driven services eliminated bottle-
necks in policy administration and trans-
formed formerly manual, paper-heavy
processes into digital, straight-through
workflows.**

This reduced the burden on employees
and allowed the company to grow without
adding headcount at the same rate. In fact,
self-service options alone removed the need
for at least 100 to 150 additional call center
employees, saving millions of dollars annu-
ally. Industry benchmarks support this trend:

**McKinsey research shows that
effective self-service tools can
drive a 70% increase in customer
engagement.**

Customer experience also advanced sub-
stantially. Policyholders gained the ability
to manage their accounts online, make pay-
ments securely in real time, and access ser-
vices through modern, intuitive interfaces.
Behind the scenes, tokenization of sensitive
data and PCI-compliant payment processing

reinforced trust and compliance while
replacing outdated transfer methods.
These improvements strengthened both the
security and speed of financial transactions,
allowing the insurer to serve customers
more effectively. Independent studies
mirror these results:

**According to the American
Customer Satisfaction Index,
investment in digital engagement
strategies often produces
customer satisfaction scores
above 80%.**

Operational efficiency improved as well.
By automating formerly manual processes,
the company reduced costs and increased
capacity across departments.

**Deloitte studies indicate that
automation in insurance can
reduce operational costs by as
much as 30% and cut claims
processing times by up to 25%
— both benefits consistent with
the insurer's experience using
Adaptive Integration Fabric to
streamline workflows.**

RESULTS

Taken together, these outcomes proved that insurers can deliver digital-first experiences while continuing to rely on the strength of their core systems.

By layering Adaptive Integration Fabric on top of existing systems, the insurer preserved the reliability of its core technology and **unlocked new levels of efficiency, compliance, and customer satisfaction.**

This strategy positioned the insurer with a flexible foundation to drive ongoing innovation and future growth.

“The results speak for themselves — we gained efficiency, strengthened compliance, and elevated the customer experience without taking on the risks of a full system replacement. Adaptigent gave us the ability to innovate on our terms while keeping the foundation of our business intact.”

- Chief Information Officer

OUR SOLUTION

- Enabled self-service customer portals that reduced call center demand and aligned with industry benchmarks showing a **70% lift in engagement.**
- Delivered **\$5M+ in labor savings** by removing the need for over 100 additional employees.
- Supported **real-time, PCI-compliant payments** with tokenization, replacing insecure batch transfers.
- Improved productivity through automation, consistent with Deloitte findings of up to **30% cost reductions** in insurance operations.
- Preserved mainframe reliability while **extending its capabilities through APIs.**
- Enhanced customer satisfaction, supported by industry research showing **80%+ satisfaction scores** linked to digital engagement.

Adaptigent is a software technology company offering business solutions to harness the power of APIs for innovation and growth. A global distributor of the Fujitsu NetCOBOL compiler, Adaptigent seamlessly integrates core systems. More than 2,500 organizations globally trust Adaptigent solutions. Visit www.adaptigent.com.

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