

# DXP AND APAAS FOR INSURERS: OVERVIEW AND PROMINENT PROVIDERS

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## Summary

Digital engagement with distributors and customers remains high-priority for insurers. While most portals today are either custom builds or vendor applications, insurers are exploring new classes of solution provider to help them deploy digital capabilities. Some carriers are looking to cross-industry solutions; others are investigating novel offerings from traditional insurance systems vendors.

This brief provides an overview of two solution categories—digital experience platforms (DXPs) and application Platform-as-a-Service solutions (aPaaS)—as well as profiles of vendors in both categories. DXP vendors in this report include DXC, EIS, EpiServer, Guidewire, Liferay, Sitecore, and ValueMomentum; aPaaS solution vendors in this report include eBaoTech, Majesco, Mendix, and Pega Systems.

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## INTRODUCTION

Digital strategies evolve alongside technology. Insurer CIOs must remain aware of new products and features that may allow them to enhance agent and broker engagement. Portals have long been an essential tool for insurers to stay competitive and gain new business from agents and brokers. However, users increasingly report that traditional portals are limited in the ability to support non-standardized products and related data structures. Furthermore, pressure from agents and brokers for insurers to deliver richer experiences supported through various channels has prompted insurers to consider what is important.

One common area of focus for insurers is control of the user interface (UI). As one insurance carrier told Novarica, “Control of the presentation layer is a gamechanger.” Carrier CIOs argue decoupling the UI from the core logic of a core system (or, in some cases, a microservice) provides the carrier and users with flexibility and improved UI design. Decoupling the UI from the core allows insurers to make changes to a UI’s look and feel, logic, integrations with other systems, and drop-down values, all with minimal or no impact on the communicating system.

As CIOs have organized around company goals and marketing shifts, accelerating the development and deployment of new software solutions has become a priority. While Agile methodologies support faster implementation, vended portal solutions can slow things down when they require users to build out libraries, UIs, databases, APIs, etc. In other cases, a portal may intertwine so tightly with core systems that any changes to one will affect the other.

To support their evolving digital needs, insurance CIOs can deliver portals that leverage modern technologies and enhance the agent and broker user experience.

- **Agent portals** (aka broker portals) are packaged software applications that provide a front end to interact with various insurance core systems, often in relation to the new business and underwriting process. It is typical for these applications to come with a significant amount of pre-built insurance business and product logic. Novarica publishes the [P/C Agent Portals Novarica Market Navigator](#) which profiles the various vended agent portal offerings.
- **Digital Experience Platforms (DXP)** evolved from content management platforms. They often include digital marketing and transactional capabilities but little pre-built insurance content. DXPs are toolkits for insurers to build their own portals. One type, called an Insurance DXP, is a vendor solution where the vendors have replaced their traditional packaged solution agency portal with a new, ground-up DXP version.
- **Application Platforms-as-a-Service (aPaaS)** are toolkits insurers can use to build an agent portal—but unlike DXPs, aPaaS focus on workflow and application integration rather than digital marketing and content management. Insurers can also use aPaaS to develop applications other than agent portals. Solutions in this category include offerings from companies like Mendix and Majesco.

## RELATIVE STRENGTHS

Traditional agent portal applications, cross-industry DXPs, insurance-specific DXPs, and aPaaS solutions all provide different ways to construct agent and broker portals. These different types of solutions have different strengths that derive from their origins. Some of the main areas of difference are their capabilities in the following five areas:

- **Digital marketing:** Provide the carrier with email campaign features, usage statistics, social media tie-ins, and other marketing-driven features.
- **Content management:** Provide the carrier with the ability to produce websites that contain insurer company information, contact information, product information, and general knowledge.
- **UX:** Tools required to build out user interfaces and experiences by leveraging configurable code to create data capture fields, business rules, cross-field edits, and drop-down logic.
- **Process integration:** Platform that allows for the integration and sharing of data between the UI and the core system logic whether carriers house core system logic in the same place as the UI logic, in another location, or with a third party.
- **Insurance business logic and processes:** Accelerators that provide insurers with the pre-defined insurance-related screen layouts, report layouts, and connectors to back-end systems or third-party systems.

The table below shows the relative strengths of each solution type in each area. For each solution type, 10 points are distributed unevenly across the five categories.

Table 1: Relative strengths of different solution types

Solution Type	Digital Marketing	Content Mgt	UX	Process Integration	Insurance Business Logic
Agent Portal		■	■■	■■■	■■■■
Horizontal DXP	■■	■■	■■■	■■■	
Insurance DXP	■	■	■■	■■■	■■■
APaaS		■	■■■■	■■■■	■

## DIGITAL EXPERIENCE PLATFORMS

DXPs are platforms that provide carriers with the ability to build out agent/broker portals as well as with a base from which to execute portal transactions and interact with other third-party systems, e.g., core systems, microservices. DXPs provide tools to build out configurable UIs. Vendors sometimes provide cloud-only DXPs; many vendors also offer on-premise options. DXPs may have the ability to provide usage statistics and may allow carriers to identify digital experiences down to the exact user. It is also typical for DXPs to tie in with social media, allowing portals to interact with social media or providing portlets on social media sites. DXPs generally support mobility and responsive design, which allow the portal to optimize viewing on smaller screens. DXPs tend to support RESTful APIs. DXPs are often designed to support all channels of communication.

Table 2: DXPs at a Glance

Solution	Industry Focus	Marketplace or ecosystem available?	Insurer Clients	Sample Insurer Clients	Stand-alone?
<b>DXC Omni Channel</b>	Insurance	No	1	Swiss Re	Yes
<b>EIS DXP</b>	Insurance	No	11	CSAA, DGIG, Guardian, HiRoad, IAAH, and Liberty Mutual	No
<b>EpiServer</b>	Horizontal	No	100	John Hancock, Secura Insurance, Swinton Insurance, Motorists Insurance Group	Yes
<b>Guidewire Digital</b>	Insurance	Yes	80	Accident Fund, Elephant Insurance, Grinnell Mutual, Wawanesa Mutual	No
<b>Liferay</b>	Horizontal	Yes	20	CopperPoint, Maiden Reinsurance, and Mercury Insurance Group	Yes
<b>Sitecore</b>	Horizontal	No	Undisclosed	Unum, The Co-operators, New York Life, Zurich	Yes
<b>Value Momentum BizDynamics</b>	Insurance	Yes	5	Rural Mutual Insurance Company, NSM Insurance Group, Frederick Mutual Insurance Company, and Appalachian Underwriters	Yes

## **DXC OmniChannel**

DXC's OmniChannel digital insurance platform is a SaaS-based solution hosted on AWS. DXC markets OmniChannel standalone, but the solution is also available as part of the core of DXC's end-to-end digital-insurance-as-a-service (DaaS) platform. OmniChannel's components include UX framework, UX and CX (Conversational eXperience) templates, an API gateway, and a REST reference resource model for insurance APIs. Insurers have the option to select pre-built and/or pre-integrated digital engagement apps designed to be run, maintained, and enhanced in OmniChannel. There is an OmniChannel option for Salesforce as a platform. DXC has one customer in production in North America, Swiss Re. The company expects to add a second soon. DXC also has a customer in Europe and expects to add one in Australia.

## **EIS DXP**

Carriers can purchase EIS DXP with EIS's CustomerCore solution; EIS DXP integrates automatically with CustomerCore. The platform can also serve as an integration layer to third-party services and legacy platforms. EIS DXP allows users to detach application management from core systems management to enable application portfolio management flexibility. The platform leverages insurance transaction templates to help start configuration of UIs and mapping data back to the core EIS systems. Use cases range from creating apps for generating quick quotes and building member self-service portals to an initial deployment in a large migration of books from a legacy system to EIS's suite. Such deployments allow EIS DXP users to develop multiple applications for different personas before a legacy application's conversion to the EIS Suite. Once the legacy system is replaced with EIS Suite, the same applications created with EIS DXP can continue to be used and enhanced. The platform is omni-channel capable. EIS has 11 North American clients using EIS DXP, including CSAA, DGIG, Guardian, HiRoad, IAAH, and Liberty Mutual.

## **EpiServer**

EpiServer designed its Digital Experience Cloud for CMS, digital commerce, and marketing for medium- to enterprise-sized companies. Editors can drag and drop content to create new digital experiences that are automatically responsive. Episerver Digital Experience Cloud allows users to view content, commerce, and marketing campaigns on one screen. Users can also personalize content according to personas, segments, and individual users. It also easily integrates with external systems, e.g., marketing automation, search, PIM, and payments. In addition, Episerver has a partnership with Microsoft to decrease time-to-market. Episerver has over 100 insurance customers on its CMS solution, including John Hancock, Secura Insurance, Swinton Insurance, Motorists Insurance Group.

## **Guidewire Digital**

Guidewire's Digital 8 family of products includes several engagement platforms: CustomerEngage, ProducerEngage, ServiceRepEngage, and VendorEngage. Carriers can purchase these platforms separately or as part of EnterpriseEngage. Guidewire Digital 8 products are available with InsuranceSuite and will soon be available with InsuranceNow. CustomerEngage comes with built-in functions like quote and buy and account management. ProducerEngage provides agents, brokers, and partners with digital self-service capabilities and a dashboard with a 360-degree policyholder view. It also features customer service (ServiceRepEngage) and vendor tools (VendorEngage). Guidewire designed these solutions to help IT support carriers' digital strategies by enabling omni-channel digital strategies, avoiding duplicating code, and ensuring consistent underwriting rules and defined workflows. Guidewire Digital is live at 29 North American insurers, including AAA Carolinas, Nationwide, Island Insurance, and Western Reserve Group.

## **Liferay**

Liferay, mainly through Liferay Digital Experience Platform (DXP), provides digital experience software for building custom-made portals, intranets, and websites for internal and external use.

The platform acts as an integration layer to back-end and third-party services. The Liferay DXP Solution Accelerator for Insurance Agent Portals is for insurance providers who engage with Liferay's Global Services division. The goal is to accelerate an insurance customer's migration to Liferay DXP by providing pre-built dashboard for insurance agents to view applications, policies, sales progress, etc. Liferay plans to offer similar pre-built views for insurance customers and sales managers so they can leverage front-end modules out-of-the-box, with some integration development to connect to customers' existing back-end systems.

Liferay has over 20 insurer clients in North America, including CopperPoint, Maiden Reinsurance, and Mercury Insurance. Global clients include Allianz (Australia), HanseMerkur (Germany), and Humanis (France). Liferay is 100% founder-owned and has not accepted outside investments.

### **Sitecore**

Sitecore provides a DXP that supports digital marketing, customer interaction insights, and omni-channel delivery in building portals. Sitecore features personalization whereby the platform captures and stores historical customer interaction, behavior, profile, and activity. The company provides APIs to allow integration with other systems, e.g., insurance core systems, CRMs, social platforms, Salesforce. Sitecore consists of various modules that, when combined, can provide a full suite DXP offering to insurance clients.

### **ValueMomentum BizDynamics**

BizDynamics is a cloud-based (Azure) digital engagement platform for property/casualty insurers to digitally engage their customers, distribution channels, and employees. The platform leverages cloud technologies, APIs, and tools to enable insurers to roll out digital apps with enriched experiences. BizDynamics helps insurers provide customers, agents, and employees with uniform digital experiences across all touchpoints. The platform provides customers, agents, and employees with out-of-the-box applications. BizDynamics allows insurers to leverage investments made in core systems through APIs and provides tools to develop new applications and digital experiences.

ValueMomentum has five insurer clients live on BizDynamics, including Rural Mutual Insurance Company, NSM Insurance Group, Frederick Mutual Insurance Company, and Appalachian Underwriters.

## APPLICATION PLATFORMS AS A SERVICE

Application Platform-as-a-Service vendors enable carriers to build out various types of web system, including portals. These solutions tend to be model-driven (data models, UI, logic) and come with tools to build out configurable UIs. Most often, aPaaS are cloud-based and support mobility and responsive design, allowing portals to optimize viewing on smaller screens. It is also common for aPaaS to support RESTful APIs.

Table 3: APaaS Solutions at a Glance

Vendor	Industry Focus	Marketplace or ecosystem available?	Insurer Clients	Sample Insurer Clients
eBaoTech InsureMO	Insurance	No	1	Not specified
Majesco Digital1st	Insurance	Yes	0	None
Mendix	Horizontal	Yes	10	Erie Insurance, Wilton Re, and Assurant
Pega Systems Platform	Horizontal, but with insurance accelerators	Yes	Undisclosed	CSAA, AEGIS, UNUM, Great American, and NY Life

### eBaoTech

eBaoTech’s aPaaS solution, eBaoCloud InsureMO, is an enablement and connectivity platform for the insurance industry—including carriers, brokers, affinity partners, as well as FinTech and InsureTech companies. InsureMO enables near real-time product launch to channels, including submission, rate, quote, bind, issue, and other policy administration fulfillment services. InsureMO is based on a microservice, open API architecture that the Cloud Native Computing Foundation (CNCf) certified as a Kubernetes-based Cloud Native Platform. The solution provides middle office functions between the UI and any back end. The company reports that the UI can be eBaoTech’s native UI or any other website using APIs to connect to eBaoCloud InsureMO middle office. In addition, eBaoCloud can provide backend functionality, including policy administration, financials, and claims.

Globally, eBaoTech has over 100 customers using the eBaoCloud InsureMO aPaaS solution. The company has one client in the US using InsureMO on a private cloud. eBaoTech designed the solution primarily for use on a public cloud.

### **Majesco Digital1st**

Majesco Digital1st Insurance is a global P/C and L/A solution designed to complement Majesco's core software suite and other packaged or homebuilt core systems. The solution leverages insurers' core systems investments to create a customer-centric, personalized, multi-device, real-time customer experience. The Majesco Digital1st Insurance solution has three main components. Majesco Digital1st Platform, offered as PaaS, is a cloud-native, microservices-based low-code/no-code platform for designing and deploying personalized apps with strong built-in integration capabilities. Majesco Digital1st EcoExchange is an open-but-curated online marketplace of insurance apps from Majesco partners with standardized insurance-related multi-persona apps for accelerating digital transformation.

Majesco has over 100 live insurer clients in North America on various products. Majesco Digital1st launched in May 2018 after more than six months of beta testing with insurance customers; its first implementation is in progress.

### **Mendix**

The goal of Mendix's aPaaS software is to enable companies to deliver custom, competitive Web and on- and offline mobile applications for their businesses. It enables application development by a full spectrum of developers, from business analysts to professional developers. The platform features three development interfaces: a no-code web modeler for business developers, a low-code desktop modeler for professional developers, and a programming environment for expert developers. These environments can leverage a library of predefined APIs and components to integrate with a variety of systems and solutions. The low-code environment features a UI framework and building blocks that can deliver applications with custom UIs and customer experiences. Expert developers can add building blocks to the toolkit for use by low-code developers, bridging the gap between IT demand and the supply of developers with deep coding knowledge.

Mendix reports over 750 North American customers on its platform. Of these customers, more than ten are North American insurer customers, including Erie Insurance (broker portal), Wilton Re (modernization of legacy policy origination systems), and Assurant (two white-label digital products).

### **Pega**

Pega Infinity is Pegasystems Inc.'s core development platform for building custom, scalable, enterprise-wide systems with a no-code visual-based designer studio. Carriers can use Pega Infinity to create standalone solutions; it is also the core platform for Pega's insurance product set (sales automation, customer service, underwriting, artificial intelligence, and marketing). The platform features a role-based authoring approach that uses visual models to build/change applications and fast-track deployment based on a continuous delivery framework. The platform is based on an open architecture with a full set of integration capabilities (REST, SOAP, JMS), published APIs, and Pega LiveData to connect to internal or external systems and databases. Pega also provides PegaAPI, a RESTful API that uses JSON for request/response. Pega offers RPA on the same platform for integrating legacy solutions that do not support modern integration techniques. The platform enables developers to build out omni-channel agent/broker access. Pega Infinity is the latest release of the Pega core platform system. Pegasystems does not disclose client counts. North American customers include CSAA, AEGIS, UNUM, Great American and NY life. Global clients include AIG (Japan) and Tokio Marine (UK).



## CONCLUDING THOUGHTS

Carriers are exploring new solutions for agent and broker portals. Many insurers seek to separate the UI from core systems and provide their agents and brokers with richer, more personalized experiences. DXP and aPaaS systems provide carriers modern, API-driven platforms as alternatives to developing standard portal solutions. Some of these vendors provide solutions to many industries. Recently, a new crop of providers rose in the insurance industry vertical to produce solutions that come with insurance accelerators. CIOs today have more options than ever for delivering modern, cloud-based agent and broker portals.

### Related Research

- [Broker-Carrier Automation: Overview and Prominent Providers](#)
- [P/C Agent Portals Novarica Market Navigator](#)
- [Insurance Digital Strategy: Key Issues and Best Practices](#)
- [Broker/Carrier Technology Trends and Challenges](#)
- [Agent/Broker Digital Channel Usage](#)

## ABOUT NOVARICA

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