

Advancing the Model of Traditional Workers' Compensation for Better Customer Service

Developing a greenfield direct-to-consumer web application for a national small-business insurer

AMAZON WEB SERVICES

ARCHITECTURE

INSURANCE

INTRODUCTION

This insurance client, headquartered in Nevada, wanted to create a direct-to-consumer offering for their customers. By building a self-service, greenfield web interface, the client could stay competitive and drastically reduce their customers' frustrations around contacting the call center. Developing this web app would enhance the insurer's model of traditional workers' compensation.

In addition to building the direct-to-consumer web application, the client needed guidance on the integration process for this new platform. With help from Level, the insurer's engineering team could identify their application architecture needs.

CHALLENGE

The primary challenge for the client was building a new digital experience on a modern product platform. Since the insurer was new to modern tools/architecture solutions, this new application could disrupt the traditional operational model currently in place. Implementing and maintaining these modern systems presented an opportunity for considerable growth for the client.

Additional challenges included:

- Navigating operational difficulties and revenue loss caused by tech debt
- Speed, efficiency, maintainability, and implementation of the web application
- Integration across third-party vendors and alignment with development efforts
- Unfamiliarity with modern app architecture, including cloud, microservices, containerization, and automation



This product offering would augment the client's model of traditional workers' compensation insurance and help them stay competitive.

Ashley Grant, Engineering Senior Manager



APPROACH

Level's mission was to work in tandem with the client's engineering team to analyze their application architecture, system architecture, and deployment pipeline. The assessment would focus on security and preparation for the implementation of multiple product releases and eventual expansion into additional Amazon Web Services (AWS) regions.

An assessment would determine vendor selection and ensure the client was partnering with the right payment processor to promote speed to market, cost effectiveness, and scalability. The client was just beginning their digital transformation, and Level's expertise would promote the implementation of a POC (proof of concept) that leveraged modern frameworks and cloud solutions.

An assessment was performed with a focus on:

- Comparing 4-5 payment processors (e.g., Braintree or Stripe)
- Evaluating cost for processing payments, simplicity of integration, scalability, tokenization, debit/credit and mobile wallet support, and recurring payments
- Security and preparation for multiple product releases and eventual expansion into additional AWS regions
- Collaboration with third-party vendors, including risk analysis, billing processes, and company verification
- Successful generation of an insurance quote for the customer

RESULTS

The completion of the modern direct-to-consumer web application improved the client's workers' compensation customer experience, providing resources and tools that helped the insured find important information on medical and wage replacement benefits in the event of a workplace injury.



Delivery of application based on POC with multiple integrations



Proof of concept to support modern frameworks and cloud solutions



Proof of framework and infrastructure capabilities for mobile app design



Reimagining of how to better serve customers digitally