

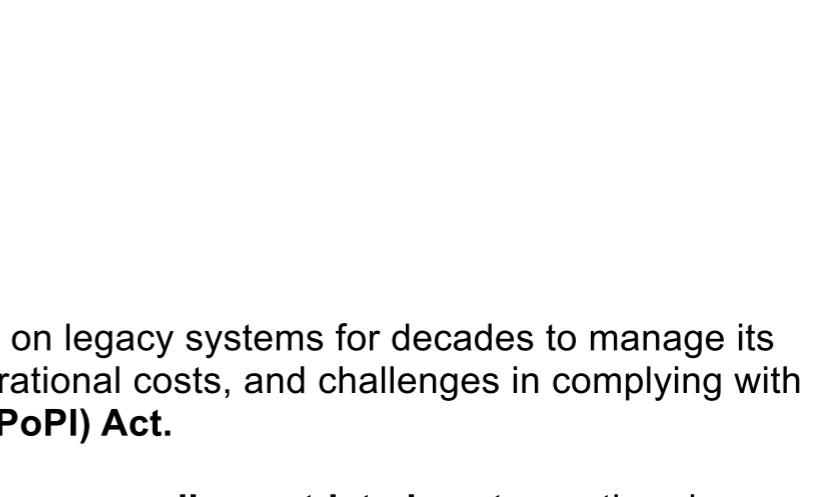
Business Requirements Document (BRD)

Project Title: Sanlam Legacy System Modernisation

Version: 1.0

Date: 27 March 2025

Prepared By: Lindokuhle Mahlangu



Executive Summary

Sanlam, one of South Africa's leading financial services groups, has relied on legacy systems for decades to manage its operations. These aging systems have led to inefficiencies, increased operational costs, and challenges in complying with regulatory frameworks such as the **Protection of Personal Information (PoPI) Act**.

This project aims to **modernise Sanlam's IT infrastructure by replacing or upgrading outdated systems**, thereby improving efficiency, reducing costs, and ensuring compliance with data protection regulations.

For additional reference on the challenges posed by legacy systems and the PoPI Act, see:
[PRs and POPIA: Their Impact on the Insurance Industry | Sanlam](#)
[The PoPI Legacy System Headache in South Africa](#)

Business Objectives

- Enhance Operational Efficiency:** Reduce processing times, automate manual tasks, and improve data access.
- Reduce Operational Costs:** Minimise maintenance costs associated with legacy systems.
- Ensure Regulatory Compliance:** Align IT infrastructure with PoPI Act requirements for secure data management.
- Improve Customer Experience:** Enable faster service delivery and more personalised offerings.
- Enhance System Security:** Implement modern cybersecurity protocols to protect sensitive customer data.

Business Need

1. Current Challenges with Legacy Systems

- Inefficiencies & Downtime:** Outdated infrastructure causes frequent system failures and slow processing times.
- High Maintenance Costs:** Legacy systems require specialised support, increasing IT expenditure.
- Data Security Risks:** Older databases lack encryption and advanced access controls, increasing the risk of breaches.
- Integration Issues:** Difficulties in integrating with modern cloud-based solutions and third-party applications.
- Compliance Gaps:** Legacy systems do not meet all requirements of the PoPI Act, risking regulatory penalties.

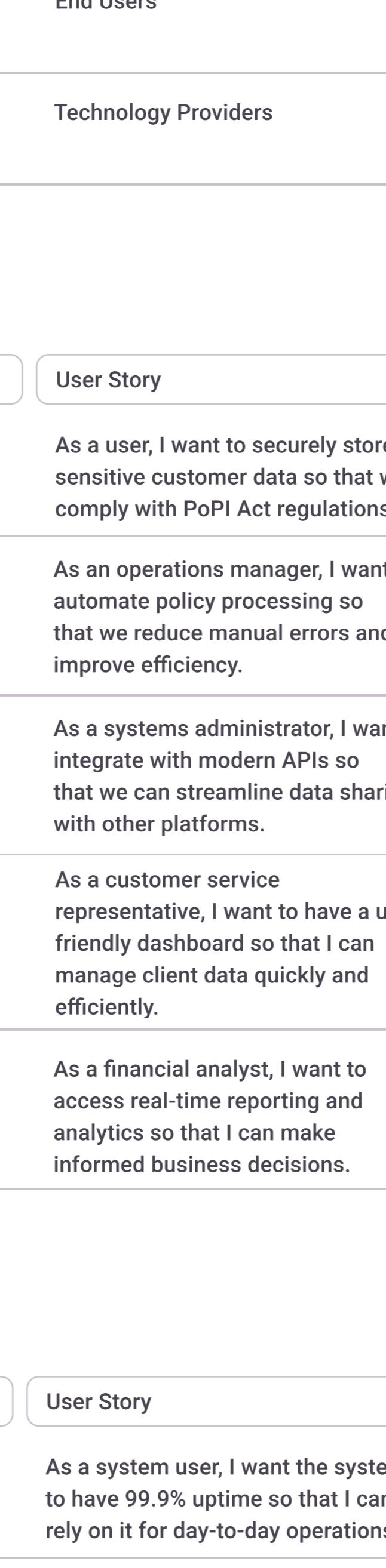
2. Impact of These Challenges

- Operational delays** leading to poor customer service.
- Higher IT costs** due to maintenance and specialised support needs.
- Non-compliance risks** that may result in financial penalties.
- Limited scalability**, making it difficult to support business growth.

Current System Process Flow (As-Is Diagram)

The current legacy system at Sanlam presents several inefficiencies:

- Client Data Entry:** Manual data entry leads to errors and compliance risks.
- Claims Processing:** Slow and reliant on multiple touchpoints.
- Report Generation:** Manual report compilation increases processing time and risk of errors.

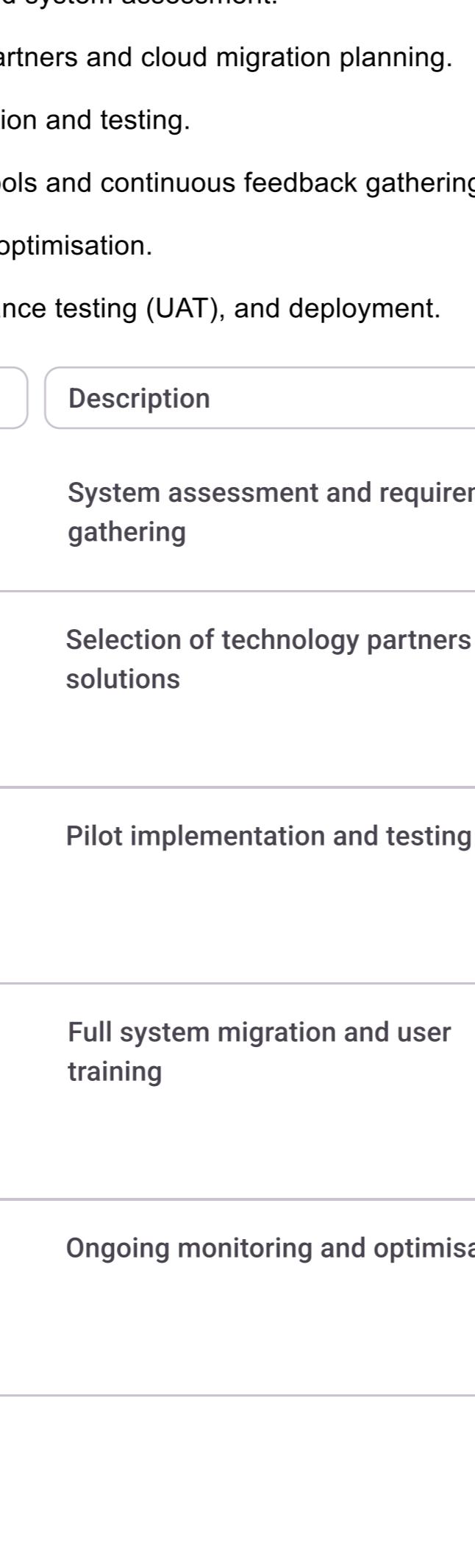


As-Is process flow diagram

Future System Process Flow (To-Be Diagram)

The proposed modernisation involves:

- Automated Client Data Entry:** Integrating external data sources to auto-populate fields.
- Streamlined Claims Processing:** Automated rule-based approvals.
- Automated Reporting:** Ensuring accurate, real-time regulatory compliance.



To-Be process flow diagram

Project Scope

1. In-Scope

- Migration of legacy systems** to a modern, scalable architecture (e.g., cloud-based infrastructure).
- Implementation of data protection measures** to comply with the PoPI Act.
- Automation of manual processes** to improve efficiency.
- Integration with modern financial tools and platforms** to enhance service offerings.

2. Out of Scope

- Replacement of all existing systems in a single phase (incremental migration will be adopted).
- Development of an entirely new in-house system (existing modern solutions will be evaluated first).

Stakeholders

Stakeholder	Role	Responsibilities
-------------	------	------------------

Sanlam Executive Leadership	Sponsors	Approve project funding and ensure alignment with strategic goals
IT Department	Technical Owners	Oversee system migration, security, and integration efforts
Compliance & Legal Team	Risk Managers	Ensure new systems comply with PoPI Act and other regulations
Customer Service Team	End Users	Provide input on system usability and customer impact
External IT Vendors	Technology Providers	Supply and implement new system solutions

Functional Requirements

ID	User Story	Priority
----	------------	----------

FR-01	As a user, I want to securely store sensitive customer data so that we comply with PoPI Act regulations.	High
FR-02	As an operations manager, I want to automate policy processing so that we reduce manual errors and improve efficiency.	Medium
FR-03	As a systems administrator, I want to integrate with modern APIs so that we can streamline data sharing with other platforms.	High
FR-04	As a customer service representative, I want to have a user-friendly dashboard so that I can manage client data quickly and efficiently.	Medium
FR-05	As a financial analyst, I want to access real-time reporting and analytics so that I can make informed business decisions.	High

Non-Functional Requirements

ID	User Story	Priority
----	------------	----------

NFR-01	As a system user, I want the system to have 99.9% uptime so that I can rely on it for day-to-day operations.	High
NFR-02	As a compliance officer, I want the system to meet all PoPI Act requirements so that we avoid regulatory penalties.	High
NFR-03	As an IT manager, I want the system to be scalable so that we can accommodate future growth.	Medium
NFR-04	As a data security officer, I want to implement role-based access controls so that only authorised personnel can access sensitive data.	High

Success Criteria

- Reduction in processing time by at least 30%**
- Decrease in IT maintenance costs by 20%**
- Full compliance with the PoPI Act**
- Improved customer satisfaction ratings**

Recommendations and Action Plan

This project will be managed using **Jira Agile Project Management**, following **Scrum methodology**. The project will be divided into 4-week sprints, where each sprint focuses on delivering specific functionalities.

- Sprint 1:** Requirement gathering and system assessment.
- Sprint 2:** Selection of technology partners and cloud migration planning.
- Sprint 3:** Initial system implementation and testing.
- Sprint 4:** Integration with modern tools and continuous feedback gathering.
- Sprint 5:** User training and system optimisation.
- Sprint 6:** Final review, user acceptance testing (UAT), and deployment.

Phase	Description	Timeline
-------	-------------	----------

Phase 1	System assessment and requirement gathering	Month 1-2
---------	---	-----------

Phase 2	Selection of technology partners and solutions	Month 3
---------	--	---------

Phase 3	Pilot implementation and testing	Month 4-6
---------	----------------------------------	-----------

Phase 4	Full system migration and user training	Month 7-12
---------	---	------------

Phase 5	Ongoing monitoring and optimisation	Continuous
---------	-------------------------------------	------------

Risks and Mitigation Strategies

Phase	Impact	Timeline
-------	--------	----------

Data breaches during migration	High	Implement encryption and conduct security audits
--------------------------------	------	--

Resistance to change from employees	Medium	Provide training and change management support
-------------------------------------	--------	--

Integration issues with existing tools	High	Conduct compatibility testing before full deployment
--	------	--

Delays in system deployment	Medium	Define clear milestones and track progress rigorously using Jira
-----------------------------	--------	--

Success Criteria

- Reduction in processing time by at least 30%**
- Decrease in IT maintenance costs by 20%**
- Full compliance with the PoPI Act**
- Improved customer satisfaction ratings**

Recommendations and Action Plan

This project will be managed using **Jira Agile Project Management**, following **Scrum methodology**. The project will be divided into 4-week sprints, where each sprint focuses on delivering specific functionalities.

- Sprint 1:** Requirement gathering and system assessment.
- Sprint 2:** Selection of technology partners and cloud migration planning.
- Sprint 3:** Initial system implementation and testing.
- Sprint 4:** Integration with modern tools and continuous feedback gathering.
- Sprint 5:** User training and system optimisation.
- Sprint 6:** Final review, user acceptance testing (UAT), and deployment.

Phase	Description	Timeline
-------	-------------	----------

Phase 1	System assessment and requirement gathering	Month 1-2
---------	---	-----------

Phase 2	Selection of technology partners and solutions	Month 3
---------	--	---------

Phase 3	Pilot implementation and testing	Month 4-6
---------	----------------------------------	-----------

Phase 4	Full system migration and user training	Month 7-12
---------	---	------------

Phase 5	Ongoing monitoring and optimisation	Continuous
---------	-------------------------------------	------------

Key Learnings from This Project

Through working on this project, I gained valuable insights into the importance of aligning business objectives with technology solutions. I learned how legacy systems can hinder operational efficiency and compliance, which is crucial for organisations like Sanlam. I also understood the complexity of managing projects that require cross-departmental collaboration, especially between business stakeholders, IT teams, and external vendors.

I developed a clear understanding of the role of a business analyst in gathering and documenting requirements, mapping processes, and identifying inefficiencies. This project has also highlighted the importance of ensuring compliance with regulations such as the PoPI Act, which I recognised as a key aspect of data-driven decision-making in the financial sector.