Capgemini

Capgemini Perspectives:

Cloud Native Comes of Age in Insurance

How insurers are increasing business velocity
and meeting new customer expectations with
apps built for the cloud

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Executive overview

As insurance carriers strive to achieve double-digit growth and meet new customer and shareholder expectations, insurance firm CIOs have a huge decision to make.

Should they invest in modernizing the 15–20-year-old core systems that have served them well in the past but cannot scale and meet the demands of today's digital customers? Or, should they instead focus on digitalizing engagement systems and providing the omni and opti-channel experiences that a new generation of consumers has come to expect?

Whichever they choose, one thing is certain: simply changing the frontend and putting a patch on the backend systems of record isn't a sustainable long-term solution. Plus, when it comes to security, the cloud responsibility model is very different to the on-premises one, meaning that direct shifting of existing applications could leave organizations and their data vulnerable.

As a result, a growing number of companies in the insurance industry are embracing a cloud-native approach to application development and deployment. This approach is helping companies realize value around key business priorities:

- Creating differentiated customer experiences through continuous innovation, thanks to the agility and flexibility of cloud native
- Building and actioning insights from digital customer data, thanks to the elasticity and scalability

cloud native brings to advanced analytics applications
- Achieving operational efficiencies in core business processes like underwriting, policy administration, claims management, rating, and document management, by using a microservices architecture.

Taking the pulse of the market

To understand how well companies in this industry are embracing the cloud-native opportunity, their motivations for doing so, and the success they're seeing, Capgemini recently commissioned a global survey. The findings confirm the growing importance of cloud native in this industry, with the spend on PaaS set to rise from 26% to 44% over the next three years.

And many are already seeing significant results:

- **64%** say it now takes them less than 14 days to develop and deploy new web applications.
- **84%** say that cloud native has helped them increase revenues and cut operating costs.

But adoption isn't always easy, and a number of barriers still stand in the way of their transformation journey:

The benefits of being a cloud-native leader:

64%
Develop new web apps in less than 14 days

84%
Increased revenues, lower operating costs
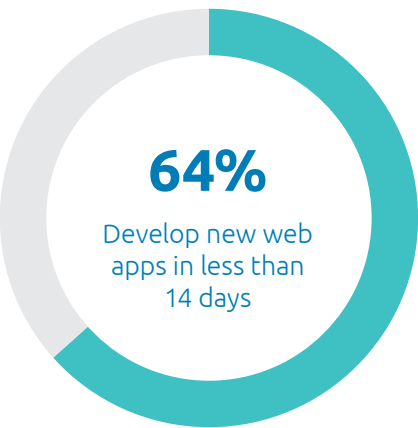
- **One-third** of business-side respondents say their biggest IT priority for the next 1–2 years is "reducing IT costs"—making it difficult to invest in new cloud-native initiatives.
- **45% of insurers** agreed that organizations face a significant cultural challenge in the move to cloud native—a higher number than any other industry.

Why read this report

In this paper, learn how insurers can overcome the barriers to effectively embrace and make the most of a cloud-native approach. To do so, they must:

- Consider the motivations driving cloud-native adoption.
- Select a platform or technology option that supports these goals.
- Evaluate their existing applications portfolio to decide which should be:
  Rehosted—lifted and shifted to the cloud
  Refactored—re-engineered for the cloud
  Rebuilt—rewritten for the cloud
  Replaced—retired.

- Overcome their budget constraints with a focused cost redirection strategy.
- Ensure that the workforce and culture are ready for the move to cloud native.
- Transform DevOps in line with new cloud-native capabilities and development approaches.
- Enable their IT organization to become a strategic partner of the business organization by delivering products that matter faster, more reliably, and at lower cost.

> *Cloud-native applications are critical to the continual innovation that helps companies differentiate their digital customer experiences."*

Introduction

Over the past decade, insurance company CIOs have seen cloud evolve from a fringe technology delivery model to a core part of their IT strategy. Now, a new transformation is under way.

Cloud-native applications are built using Platform-as-a-Service (PaaS) tools to perform optimally in the cloud. Unlike traditional applications that are developed and deployed as single, monolithic entities, cloud-native applications are composed of microservices, enabling smaller and faster releases and services that can be designed, tested, deployed, or replaced without affecting others.

They're designed to get the most from the cloud-based delivery model. And, they give the velocity needed by companies seeking to compete in a volatile market. Put simply, cloud-native applications make organizations more competitive and higher performing by enabling them to develop and deploy software continuously.

Responding to a fundamental market shift

Insurers have little choice but to adapt to this new cloud era. If they don't, other innovators will quickly step in, as the 2017 Capgemini World Insurance Report[1] points out: "Insurers have been handcuffed by aging systems and paper-based processes that slow critical functions."

Further, digital is rapidly defining the moments of truth for Gen Y and tech-savvy customers. Among other trends, this reflects the escalation in technologies related to the Internet of Things, such as smart ecosystems, connected cars, connected homes, wearables, and driverless cars. More nimble, non-traditional companies will have the agility to fundamentally change how they assess and underwrite the risk of these intelligent machines and devices.

Some insurers are already raising their game. Capgemini worked with a leading insurer in the US as it adopted cloud native to drive efficiency. The company used cloud-native microservices and intelligent document processing to remove underwriting bottlenecks, enabling it to slash its underwriting times: 80% of its underwriting now takes less than two hours, with the remaining 20% delivered within six hours, against an industry average of 24 hours.

Global survey assesses cloud-native maturity

That's just one great example drawn from the insurance sector. This report digs deeper into the responses from insurance decision makers to our recent global survey, and offers recommendations for achieving similar results with cloud native.

"Companies are taking the benefits of cloud to the next level with a cloud-native approach."

1. https://www.capgemini.com/service/world-insurance-report-2017/

Insurance companies warm to a cloud-native approach

The benefits of a cloud-native strategy have become hard for insurance companies to ignore. Digital disruptors with comparison sites, aggregation, and automated risk assessment have shown insurers the raw power of the approach while demonstrating that no organization can afford to stand still.

Ultimately, it's all about using cloud-native applications to build competitive strength by turning software into a competitive weapon. Not surprisingly, 47% of insurers we surveyed identify cloud native as a core part of their cloud strategy.

Motivations differ between companies, but insurers embracing a cloud-native strategy are overwhelmingly doing so for four main reasons:

- Improve customer experience
- Accelerate business velocity
- Improve scalability
- Reduce cost footprint.

The customer experience challenge

Seventy three percent of survey respondents cited improving customer experience as a reason to shift to a cloud-native way of working. There is a clear need for this.

Capgemini's 2017 World Insurance Report[2] reveals that both Gen Y and tech-savvy customers say that they are less likely to stay with their current

firms, compared to their counterparts, because their experiences are not meeting expectations.

Customers have a wide range of buying options available to them. As such, carriers must address new customer expectations, not only by providing omnichannel experiences but also by combining and integrating their user experiences with agents and brokers.

By delivering better-connected and more convenient customer experiences, carriers can not only win new customers, but also retain existing ones and increase their LTV (lifetime value) by providing personalized value-added services. As a result, the ability to deliver new applications at speed has become an essential capability for improving customer experience, acquisition, and retention in today's insurance sector. Cloud native delivers that speed.
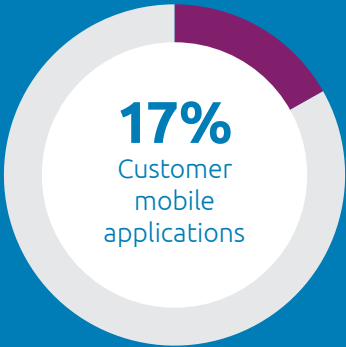
Our research across all sectors found that improving the customer experience was second only to reducing IT costs in terms of their overarching IT priorities for the coming one to two years. Further, the 2017 World Insurance Report makes it clear why achieving this via positive digital interaction with a younger target customer is so important. Gen Y and tech-savvy customers are more likely than any other segment to buy more insurance products. The insurers that get customer experience right will be the ones to gain from this incremental revenue potential. These customers are more frequent users of digital channels, and ranked online as the most important touchpoint for their insurance transactions.

Thus, insurers should streamline their operations to build efficiency and a better customer experience through digital technologies. Whether it is digital payment apps to manage claims or social media channels to respond to customer queries, a shift to cloud native can bring these changes about quickly and effectively, while helping to restructure capital costs.

> " 47% of insurers we surveyed identify cloud native as a core part of their cloud strategy."

More and more IT leaders in insurance are warming to the idea of cloud native as they recognize the value it can deliver for their organization and its customers. Now they must take the next step and consider how to best lead their business there.

Top three cloud-native development priorities for insurers

25%
Big data and analytics applications

23%
Customer-facing websites

17%
Customer mobile applications

Three typical use cases

Companies have different motivations for planning their move to cloud native. The three most common use cases in the insurance industry are:

1) Transform the business for greater agility and flexibility

As companies in this industry pursue flexibility and agility to help enhance customer experiences and accelerate product releases, they need the right technology strategy to enable this transformation.

Traditional monolithic applications can severely limit agility as applying even simple updates can take weeks. In today's world, where every other business is on the verge of digital disruption and "digitization" has become the go-to strategy for every business, firms need to respond to market needs rapidly by composing viable products through available services. Achieving this can be highly challenging in itself, but today's insurers must do it while also maintaining a high quality of service for all applications.

Cloud native offers an architectural approach based an microservices that allows companies to be agile and release incremental changes frequently. This enables companies to review and adjust if required, so that they can bring high quality applications and services to market at incredible speeds.

2) Optimize operational efficiency

Digitalizing operations to improve efficiency and gain actionable real-time insights requires a well-oiled infrastructure and set of processes in the background.

Cloud native can greatly improve operations—especially DevOps. Companies can improve DevOps efficiency, achieve continuous delivery with continuous integration, and optimize operations.

Cloud-native development helps DevOps teams overcome issues that impact development process efficiency, speed and output quality, such as:

- Inconsistencies in environment configurations between the dev, test, and release stages
- Drops in quality due to significant increases in the size and scale of releases each year
- Inability to introduce isolation in the application landscape, for example in a core modernization project that requires preserving legacy functionality while developing new features in an agile architecture that can be deployed independently
- Long time to market due to unexpected integration collisions and unresolved dependencies.

3) Adopt an API ecosystem

Insurers who want to deliver innovative new hyper-connected services for customers, comply with emerging regulations, and build a platform for future growth need to break their monolithic integration flows into microservices that enable them to achieve greater business velocity. This has led to increased adoption of APIs for building agile integrations and opening up new channels for growth.

Cloud-native development and microservices architecture helps achieve this by moving towards an API-based ecosystem. This allows insurers to develop a services architecture where they can manage connections with partners, regulators, and different parts of their own business through APIs. This enables them to deliver innovative services and business models.

Overcoming budget constraints

While IT budgets are shrinking amid pressure to cut costs, companies in the insurance industry find it difficult to invest in new cloud-native programs. To overcome this cost barrier, companies should find ways to redirect costs from operations to new innovations.

Many companies in this industry have an IT estate that is heavily dependent on legacy technology and this is an ideal scenario to transform their IT landscape to become future-ready. The most common areas where insurers can free-up their budgets include:

- Reducing dependency on costly data centers—or getting rid of them altogether—cutting costs by as much as 40%
- Modernization of essential on-premises workloads such as mainframes to more agile and cost-effective cloud-based environments
- Rationalizing their applications portfolio and freeing up critical resources for innovation
- Adopting an agile methodology to shorten development time, deliver what matters, and reduce wasted effort.

Insurance companies considering a cloud-native strategy often question the value of migrating apps and infrastructure that are close to the end of their life to a new platform. But, the question they really need to ask is whether that legacy technology is still able to serve them effectively in today's fast-changing insurance environment.

Embarking on this journey will also ensure that more IT budget is invested in achieving strategic business goals through innovations enabled by cloud native, rather than keeping outdated technologies operational.

62%

of respondents cited difficulty integrating cloud-native applications with legacy infrastructure as a barrier to cloud-native development."

Finding the right way forward

Before you can embark on your cloud-native journey, a major question remains: how to leverage your initial investment in the SOA layer and transition from discrete components of an application available as a webservice to independent, loosely coupled, modular application services.

Not everything has to be moved to cloud native. Applications that require frequent updates and can benefit the most from extreme elasticity are ideal candidates. Many companies in this industry are heavily invested in their mainframe applications, for example policy administration systems, billing, etc. These don't have to move to cloud native right away, but a cloud-based deployment can help smooth the transition to a future cloud-native applications suite.

A critical activity is to evaluate the existing IT landscape and future requirements for new applications that support growth ambitions. By analyzing the current application portfolio aimed at growth, insurers can determine the roadmap of their existing application portfolio and identify:

- Which existing applications could be lifted and shifted to the cloud to reduce costs and increase agility
- Which are no longer fit for purpose and should be retired
- Which could be rewritten or re-architected for a cloud environment to take advantage of cloud elasticity, accelerated innovation, and rapid updates.

Your **first option** is to enable new application development with a cloud-native approach using microservices, containers (e.g., Docker, Kubernetes, etc.) and platforms such as Pivotal Cloud Foundry. The microservices approach provides several unique features including re-use, rapid updates, elasticity, and scalability. This is especially relevant for applications with:

- High number of users (or potentially high in the future)
- Dynamic usage (many spikes and valleys)
- Externally accessible apps (customers, suppliers, partners, employees, etc.).

The **lift-and-shift** option requires migrating existing application platforms to the cloud with little or no code modifications. This is the fastest and simplest option, and can commonly be used for:

- Applications where the business case doesn't support rewriting them for the cloud
- COTS (common-off-the-shelf) applications including ERP, Human Resource Management, and other enterprise workloads.

It should be noted that simply lifting and shifting applications or platforms to the cloud can carry significant security implications. Because the cloud infrastructure is so different from the on-premises infrastructure these applications were designed to function in, the shift can cause complications for:

- Managing routing, VPC, internet access, etc.
- Routing traffic through local firewalls
- ID and access management
- Autoscaling impact on cybersecurity.

The third option is **refactoring** applications to take advantage of cloud features by decomposing monolithic applications into easily consumable domain-specific business transactions as microservices. You might consider this for the same type of applications listed for new application development —a high number of users and dynamic and external usage.

Replacing, on the other hand, enables you to completely replace core application platform features within your new cloud platform commonly referred to as Software-as-a-Service. This offers greater scalability for core application features and is a good choice when dealing with:

- Applications that are maintenance-intensive
- Applications that require specialized skills to develop and maintain
- Applications that use tools and frameworks with high licensing costs.

Finally, some applications (such as Mainframe or AS/400, ADABAS, VB, etc.) may need to be completely transformed by **rewriting** them for a modern language and framework. This offers the greatest cost and agility benefits in the long term, but requires more upfront work, and should be considered for:

- Applications with tightly coupled functionalities
- Applications that have a complex domain model which needs to be normalized
- Applications that drive business value
- Applications that are built as a monolith.

Weighing up the technology options

The right technology path for your enterprise will depend on the overall direction of your business and its cloud strategy: which vendors you have already chosen, and whether you prefer an off-the-shelf platform that is ready to deploy, or full control of your own platform built in house.

49%
plan to choose an off-the-shelf platform

16%
are developing a custom platform in-house

37%
are seeking external support to choose the right platform

Option 1:
Off-the-shelf
Platform-as-a-Service

Proven Cloud Foundry-based Platform-as-a-Service solutions, such as Pivotal Cloud Foundry and IBM Bluemix, make it easier for you to develop, deploy, and manage applications. They remove undifferentiated workloads and make pre-developed functionality, connections, and frameworks available for your own deployments so that your developers can focus on building business services.

These solutions can incur significant upfront costs that need to be balanced against the return on investment from your applications in the longer term. Vendor lock-in is a concern for many companies, but workloads will usually be portable to different underlying cloud providers.

Recommended for companies with a significant cloud budget that favors simplicity and speed.

Option 2:
Public
Platform-as-a-Service

Leading public cloud providers such as AWS and Microsoft also offer PaaS-like capabilities which enable developers to create applications easily on their platforms. If you are already working with one of these platforms, extending your existing investments to PaaS may offer advantages. Companies in this industry looking to build their machine learning capabilities should also evaluate what these vendors are able to offer on their platforms to enable these capabilities.

This option will most often imply a major commitment to that public cloud provider for a long time.

**Recommended** for companies that have a clear strategy to concentrate investments in one market-leading public cloud vendor.

Option 3:
Custom
Platform-as-a-Service

Another option is to create your own custom PaaS platform, or work with a partner to tailor one to you, typically leveraging containers and container orchestration. This can be tailored exactly to the specifications of your business, people, DevOps processes, and innovation goals, while also minimizing vendor lock-in.

This approach can lead to complexity and a greater management workload. It demands a strong skills base. Significant initial investment in time and resources will be needed to reach the functionality offered by a pre-built PaaS.

Recommended for companies with clearly defined, unique cloud ambitions and significant in-house expertise.
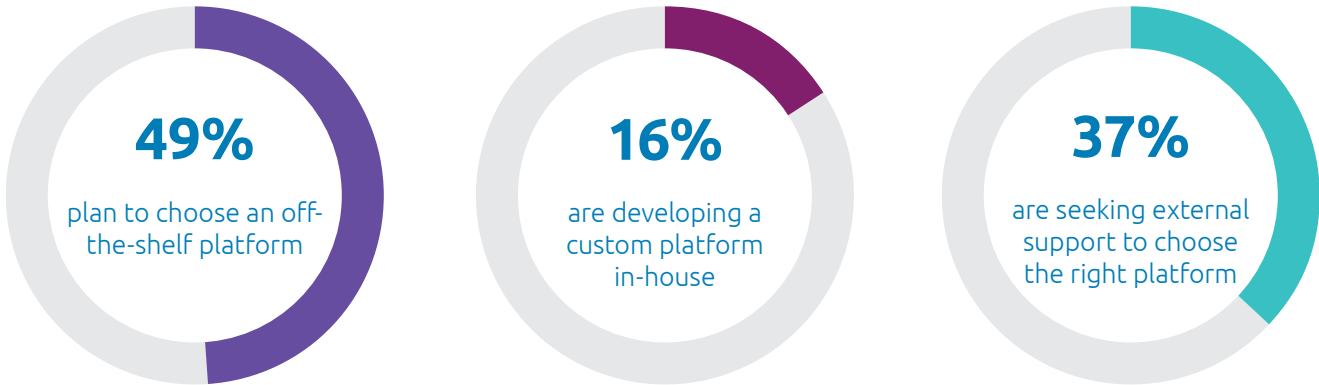
Whatever their technology choice, to realize the desired results from a move to cloud native, companies need to have a strong cloud foundation. This includes a robust strategy to manage their hybrid cloud environment and a culture that supports the microservices and DevOps way of functioning.

Effecting cultural change

As those who have already made the move know, the shift to cloud native is more than just a technical transition; it's a complete culture change. And in traditionally risk-averse industries such as insurance, resistance to change is often to be expected. For a cloud-native strategy to succeed, it must be underpinned by a culture of innovation where people and teams are empowered to think cloud native, and understand the value of the approach.

Our World FinTech Report 2018[3] bears this out, with 39% of FinTech firms identifying "cultural fit" as a major challenge when looking to partner with incumbent firms on projects to drive innovation and better customer experience. The report also states that 76% of FinTech firms consider "CXO-level leadership buy-in" to be highly important for collaboration with an incumbent to be successful.

In insurance, a huge amount of tech tasks and processes are still supported by legacy technology. In some cases, that technology has been around for so long that it has itself become a part of the industry's culture. People know that technology, they trust it, and in many cases, they may defend it with an "if it's not broken, don't fix it" attitude. To overcome this, CIOs must:

- Communicate the benefits of a cloud-native approach for everyone
- Drive a culture of innovation that helps keep the business ahead of its competitors.

To fully unlock the power of cloud native, CIOs and other senior business leaders need to ensure everyone is on the same team—one that's not only ready for change, but also willing to embrace it.

45%
"Cloud native represents a significant cultural challenge"

3. https://www.capgemini.com/fintechworldreport/

Building the team of the future

Getting everybody to adopt a cloud-native culture is only half the challenge. Developing cloud-native applications requires a team with strong knowledge of PaaS and cloud-native solutions. According to the survey, insurance companies don't yet have all the necessary skills. Skills deficits naturally fuel a culture of resistance. And, if people don't have the right skills and capabilities to adopt it, a cloud-native strategy and culture of innovation cannot thrive. Thus, training must form part of a cloud-native team-building strategy.

Podcast: How to build the right cloud-native team

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48% of insurers surveyed said cloud native presents a significant skills challenge. That's a similar number to those who said it presents a cultural challenge, reinforcing the link between skills and culture.

DevOps is operational optimization, so it represents huge changes for development teams, both in terms of culture and the skills they need to succeed. To start, teams need to be organized around products instead of capabilities. This will enable dev, test, and ops teams to support one another and work effectively in tandem, while also becoming self sustaining.

This kind of product-based approach to application development drives a greater level of collaboration between business and IT (the "product team"), tearing down the traditional silos that have existed between business users and IT in the past, and enabling

both sides to get more from their relationship.

Cloud-native application development goes one step further, enabling fast, flexible DevOps by connecting everyone in the cloud. It enables easy collaboration and simpler testing, and provides the perfect platform for experimentation and innovation.

In the cloud-native world, developers need skills that aren't traditionally related to development. Rather than purely doing development tasks, as they would when operating in a functional silo, they also need operations skills to help make cross-functional teams self sustaining.

Agile, cloud-based development, underpinned by a DevOps strategy, can be a huge change for current development teams, and the skills required are very different to

A team-building challenge

48%
"Cloud native represents a skills challenge"

traditional development. Modern applications should be based on a layered microservices architecture. This enables incremental agile development and agile teams that release product increments at the end of each sprint. The 12-factor[4] cloud development capabilities are still rare for many companies, and represent a significant step forward for organizations at the beginning of their cloud-native journeys.

Getting there won't be simple

In practice, it will require an evolutionary approach—acquiring and nurturing new capabilities slowly. Many companies setting off on their cloud-native journeys are defining their own standards customized to their ambitions, opting to strive only for the factors that really impact them and help them achieve their goals.

CIOs acquiring and developing these skills within their companies need to look at the big picture. This isn't a short-term project that requires temporary support; it's a long-term investment in building the team of the future. Although the ambition will be to build a team that can develop cloud-native apps based on the 12-factor application guidelines, it might not always be practical to consider this as their starting point.

A team with cloud-native skills will naturally think cloud native—and to do that, it needs to be:

- **Empowered** with the tools and platforms to develop cloud-native applications and services
- **Freed** from legacy technology and process burdens, so they can develop at speed
- **Aligned** to a common goal, with a shared understanding of how cloud native can help them achieve it.

4. https://12factor.net/

Educate, enable, and enforce

With the right team in place, the next step is to secure buy-in to a cloud-native approach across the organization. We should also observe that buy-in doesn't just refer to users and IT staff.

Senior-level support is certainly vital, as evidenced in Capgemini's World FinTech Report 2018[5]. Seventy six percent of FinTech firms consider "CXO level leadership buy-in" to be the most important of all the success factors for applying innovation as part of a FinTech strategy—and, as we have seen, cloud native underpins this innovation. It helps to improve agility and an insurance firm's risk-taking ability, both of which are increasingly essential as insurers start to work with, or compete against, the FinTechs.

Getting employees below senior level on board may be more complicated, but the World FinTech Report 2018 indicates how important this is for achieving competitive advantage through innovation: 39% of FinTechs identify "cultural fit" as a major challenge when looking to partner with incumbent firms on projects to drive innovation and better customer experience.

Rather than rolling cloud native out like another approach to development, everyone needs to learn to think cloud native before making any technical leaps. Beyond the physical and technical changes required to execute a cloud-native strategy, people must learn to:

- Fail fast and accept failure as an essential method of identifying issues early

5. https://www.capgemini.com/fintechworldreport/

- Think in terms of specific working patterns such as replatforming and refactoring to make the best decisions based on application, time, and cost demands
- Share knowledge and communicate continuously.

Each business will execute cloud native in its own way, but the key to everyone's success will be breaking the process down, and approaching it iteratively—tackling the technical, cultural, and structural challenges separately, and over time.

To help promote cloud-native adoption and overcome reluctance to change, IT leaders can follow the three "Es":

Educate:
Teach everyone to work in cloud-native ways, show them that it's ok to fail fast, and train them for the technological changes, as well as the operational ones that will impact who they work with, and how they work with them.

Enable:
Provide software frameworks and sample code to developers to help them become accustomed to cloud-native development faster, and give your people the means to communicate, collaborate, and work effectively as they adapt to agile, cloud native, and DevOps.

Enforce:
All of your teams need to be supported by clearly defined digital standards that keep them aligned. Standards and governance ensure that while self-sustaining teams work freely in the ways that best suit them, everything is kept aligned across the organization, and efforts are never duplicated when building similar microservices.

What cloud-native success looks like

Insurance companies that successfully transition to a cloud-native approach can expect to enjoy increased agility, flexibility, and scalability. In fact, 84% of leaders feel confident they are now ahead of their peers financially thanks to their move to cloud native.

According to our research into cloud-native leaders:

- 84% say cloud-native applications have increased their revenue, compared to just 44% of cloud-native laggards
- 83% consider themselves ahead of their peers when it comes to financial performance, compared to 59% of cloud-native laggards
- 88% say that the cloud-native approach has improved their business agility
- 87% say it has enabled them to provide a better experience to their customers.

For insurance companies, the end result of successful cloud-native adoption is:

- A faster, more agile, and more flexible business, capable of changing and rolling out new applications and services to meet new demands at speed
- An infrastructure built to support the flexible experiences demanded by today's digital customers
- A platform for continuous operational improvement and innovation
- A more cost-effective base for all enterprise technology, free from the burdens of legacy monoliths
- A faster, more collaborative, and more empowered development team with all of the tools they need to innovate with ease.

Learning from cloud-native leaders

Discover how companies are using their move to cloud native to reinvent themselves for digital business.

Listen Now

Measuring success for cloud-native leaders:

84%	… increased revenue
83%	… ahead of peers in terms of financial performance
88%	… improved business agility
87%	… enabled better customer experience

Recommendations

Three things that will help insurers maximize the benefits from their cloud-native transformation:

Focus on differentiated sales and marketing apps to deliver winning customer experiences

The supreme agility and flexibility of cloud-native apps are critical to the continual innovation that helps companies in the insurance industry differentiate their customer experiences. Insurers should focus their cloud-native adoption plans around such applications as customer-facing websites or mobile apps, online claims processing, digital marketing campaigns, etc. This is where cloud-native applications help insurance companies to build sustained competitive advantage and take on the FinTechs in today's fast-paced market.

Build insights from digital customer data for personalized digital engagement

The extreme elasticity and scalability of cloud native makes it ideal to run big data and analytics applications to manage the growing variety, velocity, and volume of data being generated today. This will enable insurance companies to quickly convert this data into meaningful insights that fuel digital engagement programs with robo advisors, chatbots, etc.

Create more efficient operations and accelerate digital transformation initiatives

We strongly recommend cloud native both for key digital priorities within the organization and as a way to improve operational efficiencies. This also enables cash-starved companies to shift more capital from operations to innovation. The key areas for companies in this industry to evaluate include underwriting, claims management, policy administration, rating, document management, billing, and product management.

Get the full research report

See how insurance compares to other industries in the race to go cloud native, and get a closer look at what a cloud-native strategy could help you achieve. Download the full research report:

Cloud native comes of age: What businesses need to know

Download ⬇

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Capgemini

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