OLDMUTUAL

Architecture Review

October 2025

DO GREAT THINGS EVERY DAY

Business Context

CoE Vision

Why Now

CoE Objective

- Accelerate business process automation
- Reduce operational inefficiencies
- Enhance customer, advisor, or internal agent's experience
- Lay the foundation for long-term automation scalability and sustainability

Guiding Principals

- Reliable
- Re-usable & Scalable
- Ease of maintenance
- Trackable

What is the plan?

Customer Line	PF & MFC
Product Line	OMP & GL
PAS	BaNCs only

Timeline
- **Month 1:** Foundation & Planning
- **Month 2:** Architecture Design
- **Month 3:** Development Phase 1
- **Month 4:** Development Phase 2
- **Month 5:** Development & Transition
- **Month 6:** Optimize & Closure

How to measure success?

Funeral Claims	Revival	Cancellation
Business Metrics		
Productivity	Productivity	
48/4/1hr Completion	4 day Completion	
Cycle time	Revival before collection date	*TBD*
E2E Cycle time	Success Rate	
Paid before funeral	Quality Rating	
Quality Rating		
Technical Metrics		
Full Auto %	Full Auto %	
Partial Auto %	Partial Auto %	*TBD*
2nd pass thru %		
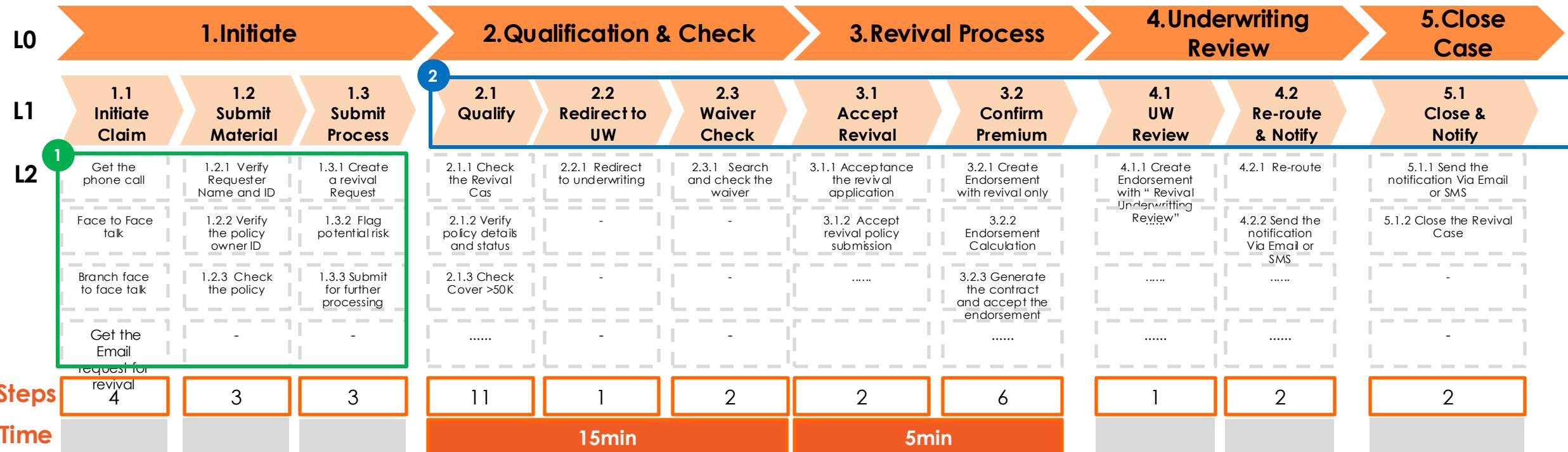
Revival-AS IS: with clear funneling criteria, we can define a 'simple revival' to fully automate process while removing need for human qualification judgement

Analysis of revival processing workflow

5 primary processes, **10** secondary processes, **34** operation fields, **32%** automate opportunity

L0

1.Initiate	2.Qualification & Check	3.Revival Process	4.Underwriting Review	5.Close Case

L1

1.1 Initiate Claim	1.2 Submit Material	1.3 Submit Process	2.1 Qualify	2.2 Redirect to UW	2.3 Waiver Check	3.1 Accept Revival	3.2 Confirm Premium	4.1 UW Review	4.2 Re-route & Notify	5.1 Close & Notify

L2

1.1	1.2	1.3	2.1	2.2	2.3	3.1	3.2	4.1	4.2	5.1
Get the phone call	1.2.1 Verify Requester Name and ID	1.3.1 Create a revival Request	2.1.1 Check the Revival Cas	2.2.1 Redirect to underwriting	2.3.1 Search and check the waiver	3.1.1 Acceptance the revival application	3.2.1 Create Endorsement with revival only	4.1.1 Create Endorsement with "Revival Underwriting Review"	4.2.1 Re-route	5.1.1 Send the notification Via Email or SMS
Face to Face talk	1.2.2 Verify the policy owner ID	1.3.2 Flag potential risk	2.1.2 Verify policy details and status	-	-	3.1.2 Accept revival policy submission	3.2.2 Endorsement Calculation		4.2.2 Send the notification Via Email or SMS	5.1.2 Close the Revival Case
Branch face to face talk	1.2.3 Check the policy	1.3.3 Submit for further processing	2.1.3 Check Cover >50K	-	-	......	3.2.3 Generate the contract and accept the endorsement		......	-
Get the Email request for revival	-	-	......	-	-	......	......	......	......	-

Steps

4	3	3	11	1	2	2	6	1	2	2

Time

			15min			5min				

Opps

1、T1-Standardize

Standardize application materials across all channels:
① Fields; ② Characters;
③ Prior education: Agents and branches must conduct medical re-evaluations for clients with overdue payments exceeding 30 days. Cases exceeding 30 days require a 1-day optimization period.

2、T2-Full STP
（8→1）

Full STP simple revival runs through 11 criteria for process qualification, requiring no manual intervention.
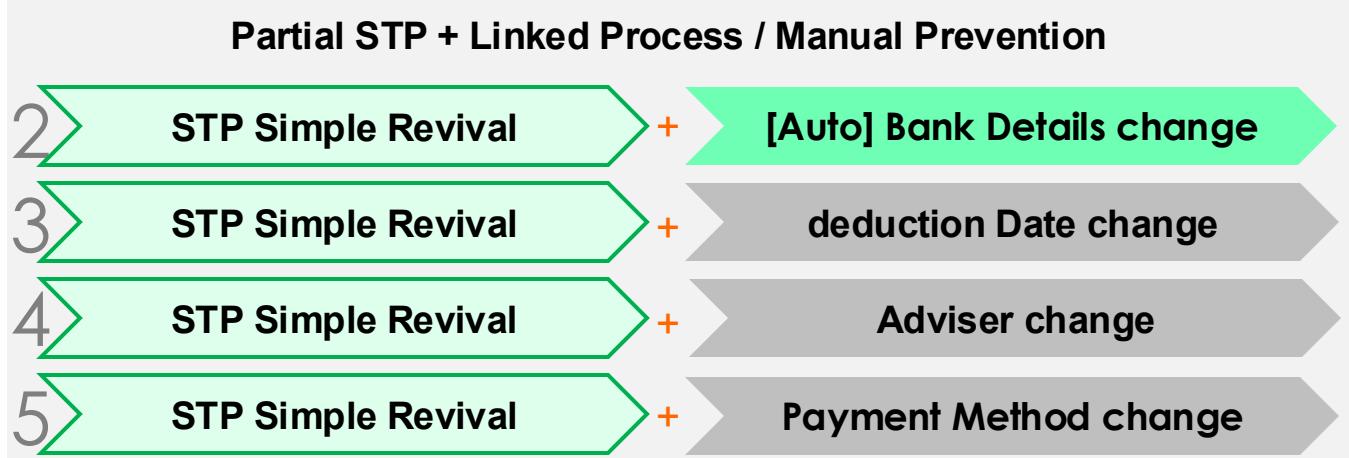
Revival-TO BE: by linking simple revival STP with other automating processes, current estimate suggest up to 46% volume coverage

Revival STP & Conditional Out-Route

Full STP

STP%

1 Simple Revival Only
Fully Automated STP Process using 14 Conditional Rules — **~25%**

Partial STP + Linked Process / Manual Prevention

2 STP Simple Revival + [Auto] Bank Details change — **~ 1.4%**

3 STP Simple Revival + deduction Date change — **~ 18%**

4 STP Simple Revival + Adviser change — **~ 1.4%**

5 STP Simple Revival + Payment Method change — **~ 0.7%**

~46.5%

Exception Handling

6 STP Simple Revival Failed/Not met criteria + Manual Review — **0%**
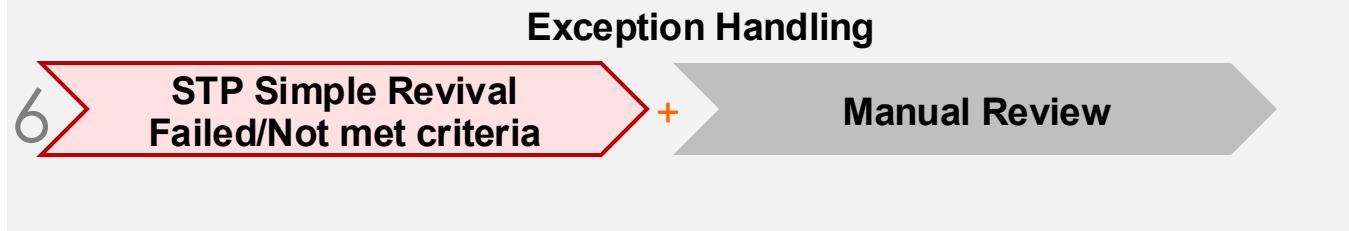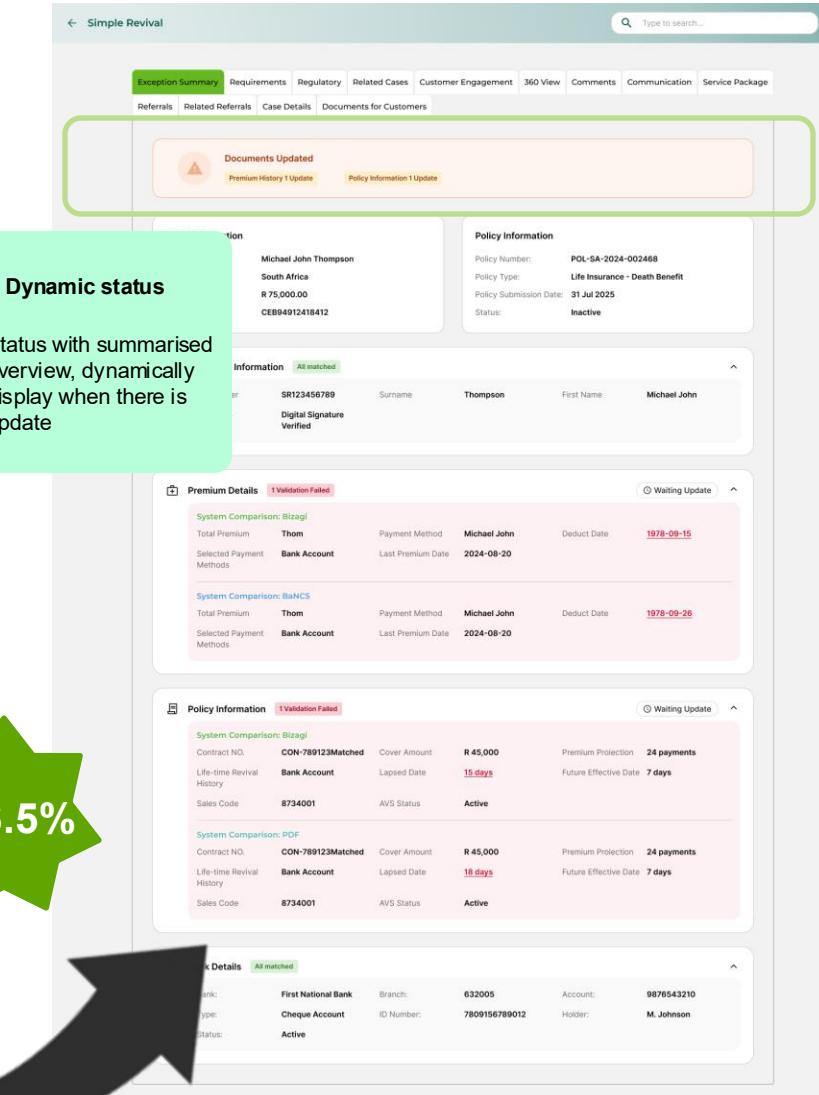
STP Report

Dynamic status

Status with summarised overview, dynamically display when there is update
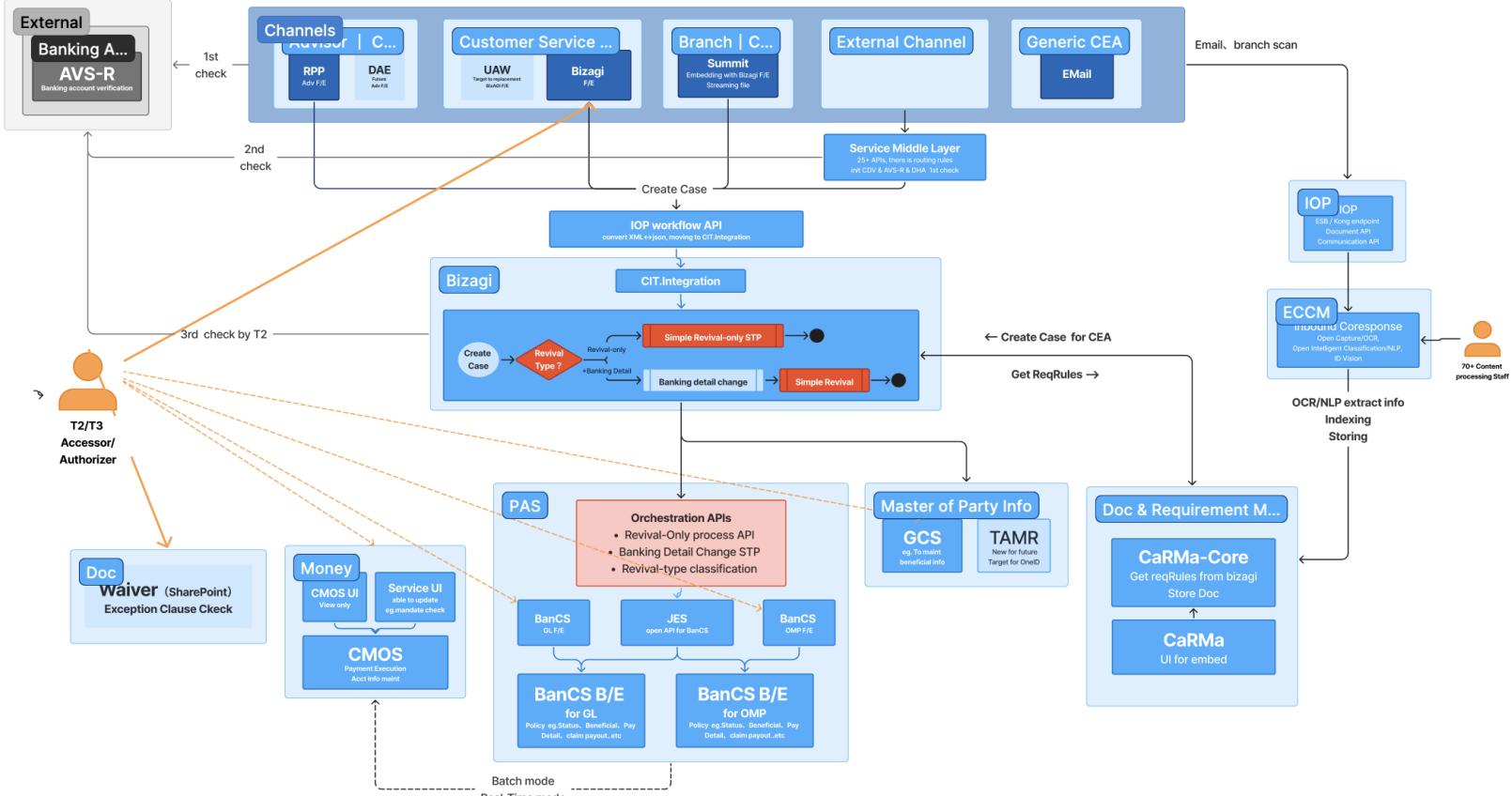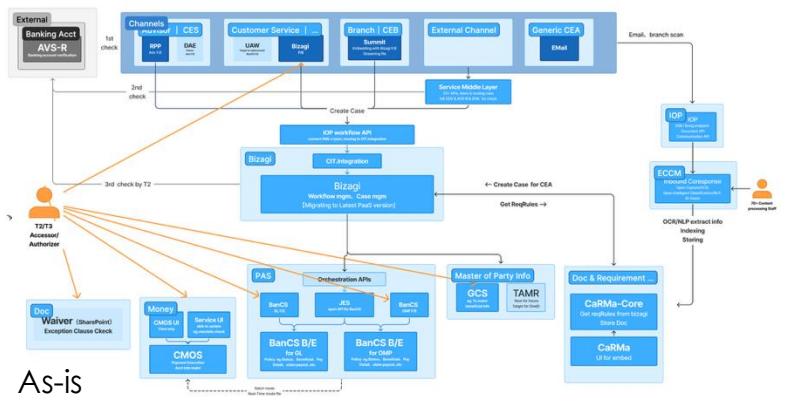
Revival Architecture: to-be for Phase 1

Maximizing the reuse of existing assets to deliver quick wins, while building scenario-driven, reusable capabilities for the future

AS-IS: The current Revival process is defined by an extreme "swivel chair" problem.

Phase 1 TO-BE Approach:

- **For "Revival-only" requests**, dedicated Full STP and Partial STP capabilities will be introduced to streamline the common scenarios.
- **For combination requests**, a new classification and routing mechanism will enable modular automation. This allows for the dynamic assembly of the new sub-process with other existing automated sub-processes (e.g., banking info updates), maximizing the reuse of current automation assets

As-is
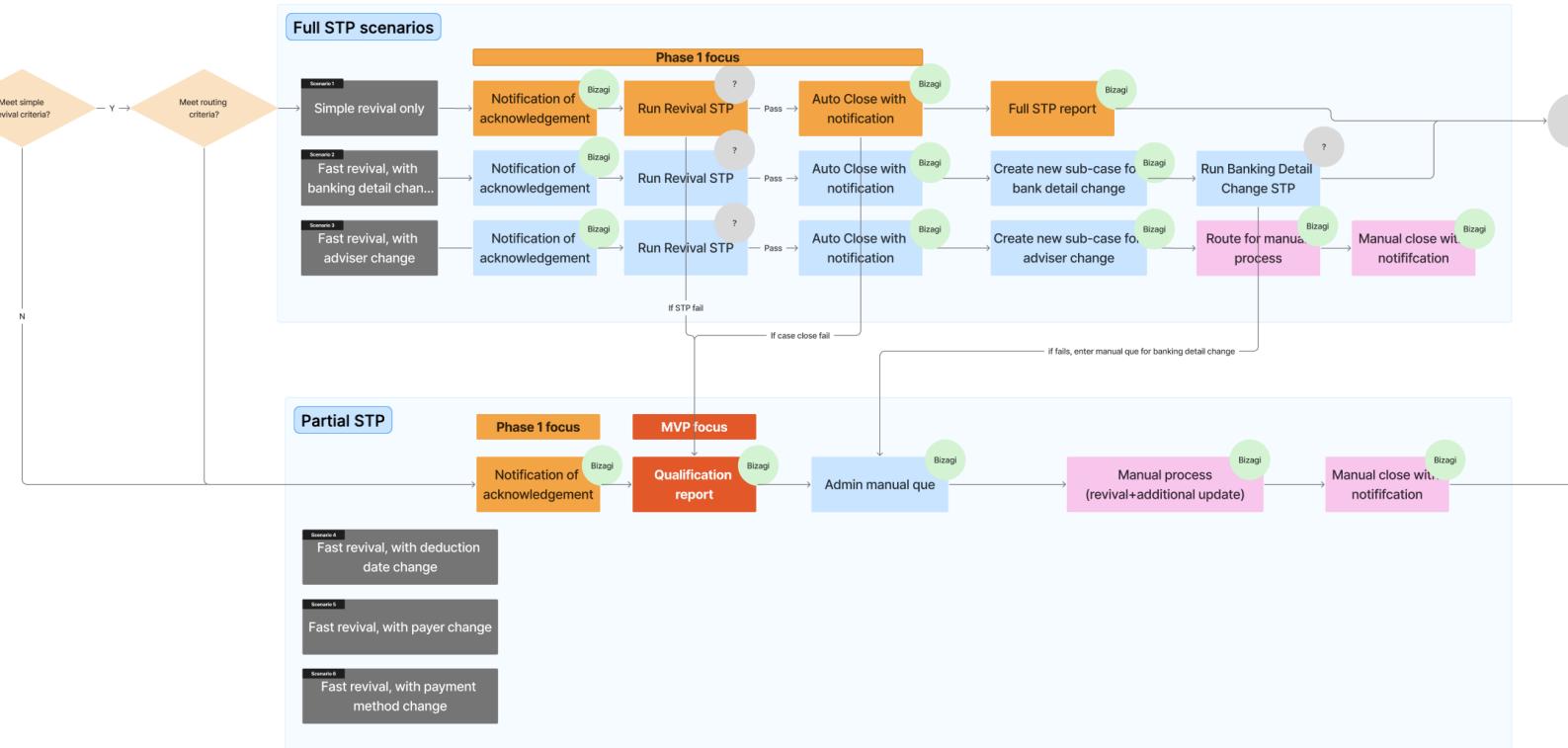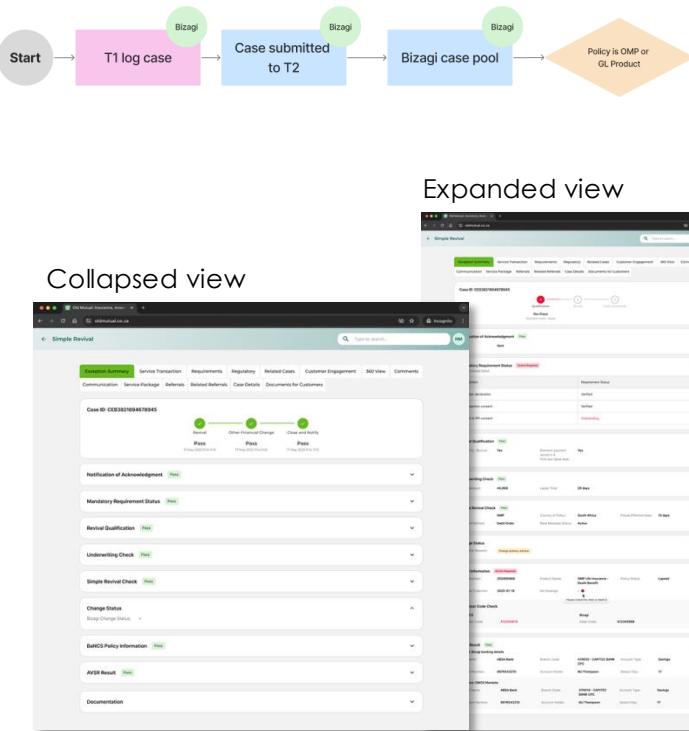
To-be (major change highlight in red)

Revival MVP scope

Based on continuous requirement clarification and resource planning, we have established a phased automation strategy

MVP (Red)
prioritizes automating the manual qualification step by introducing a Qualification Summary Report. This report will aggregate cross-system data and automate validation logic, standardizing the process.

Phase 1 (Orange)
will then implement full Straight-Through Processing (STP) for "revival-only" scenarios to reduce manual intervention.
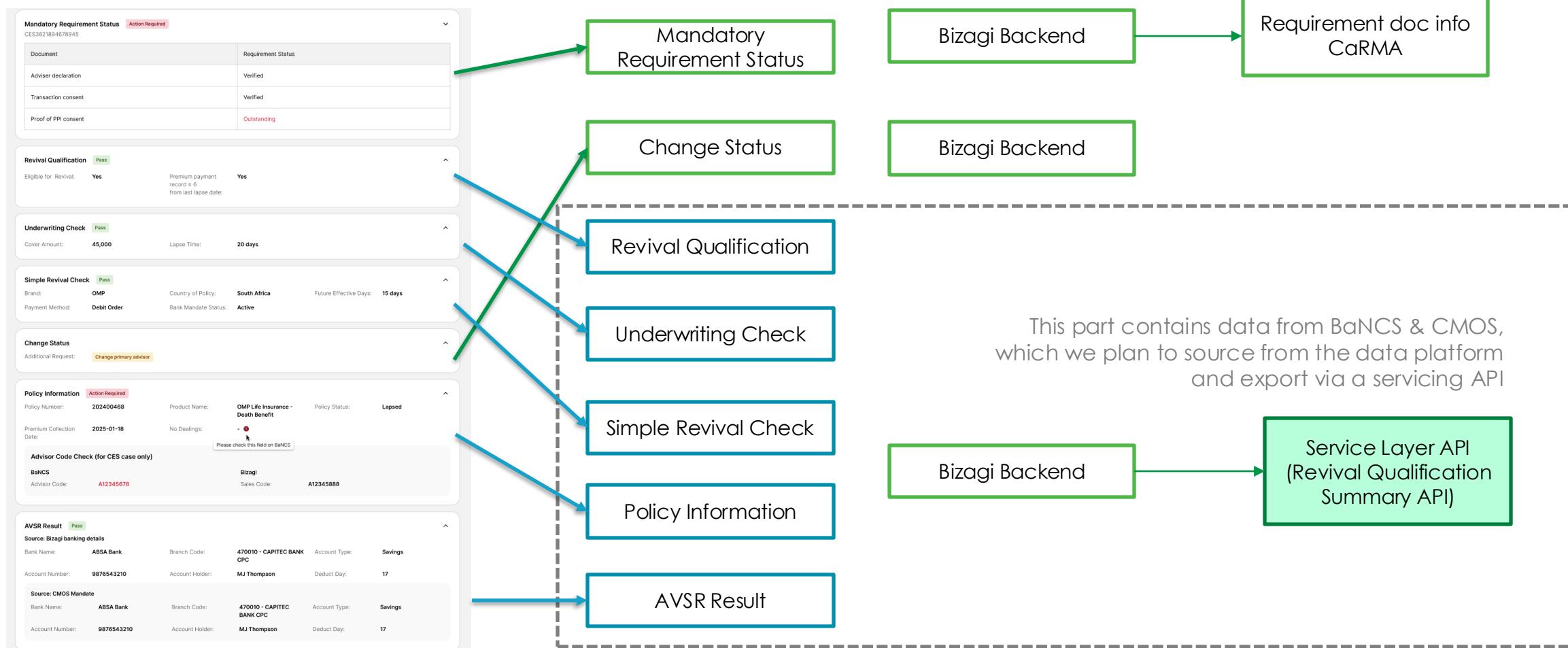
Future phases (Blue)
will expand automation by combining these elements with other process flows.

MVP Implementation Approach

The prototype displays multiple sections for revival qualification summary report.
Each section retrieves its data from different sources as follows:

Left panel — prototype report sections:

Mandatory Requirement Status — Action Required
CES38218946789 45

Document	Requirement Status
Adviser declaration	Verified
Transaction consent	Verified
Proof of PPI consent	Outstanding

Revival Qualification — Pass
Eligible for Revival: Yes
Premium payment record ≥ 6 from last lapse date: Yes

Underwriting Check — Pass
Cover Amount: 45,000
Lapse Time: 20 days

Simple Revival Check — Pass
Brand: OMP
Country of Policy: South Africa
Future Effective Days: 15 days
Payment Method: Debit Order
Bank Mandate Status: Active

Change Status
Additional Request: Change primary advisor

Policy Information — Action Required
Policy Number: 202400468
Product Name: OMP Life Insurance - Death Benefit
Policy Status: Lapsed
Premium Collection Date: 2025-01-18
No Dealings: -
Please check this field on BaNCS

Advisor Code Check (for CES case only)
BaNCS — Advisor Code: A12345678
Bizagi — Sales Code: A12345888

AVSR Result — Pass
Source: Bizagi banking details
Bank Name: ABSA Bank
Branch Code: 470010 - CAPITEC BANK CPC
Account Type: Savings
Account Number: 9876543210
Account Holder: MJ Thompson
Deduct Day: 17

Source: CMOS Mandate
Bank Name: ABSA Bank
Branch Code: 470010 - CAPITEC BANK CPC
Account Type: Savings
Account Number: 9876543210
Account Holder: MJ Thompson
Deduct Day: 17

Flow diagram:

- Mandatory Requirement Status → Bizagi Backend → Requirement doc info CaRMA
- Change Status → Bizagi Backend
- Revival Qualification
- Underwriting Check
- Simple Revival Check
- Policy Information
- AVSR Result

This part contains data from BaNCS & CMOS, which we plan to source from the data platform and export via a servicing API

Bizagi Backend → Service Layer API (Revival Qualification Summary API)

MVP Implementation Approach – Bizagi PoV

Action required：

1. Integrate with Service Layer API for data retrieval & validation
2. Generate report UI
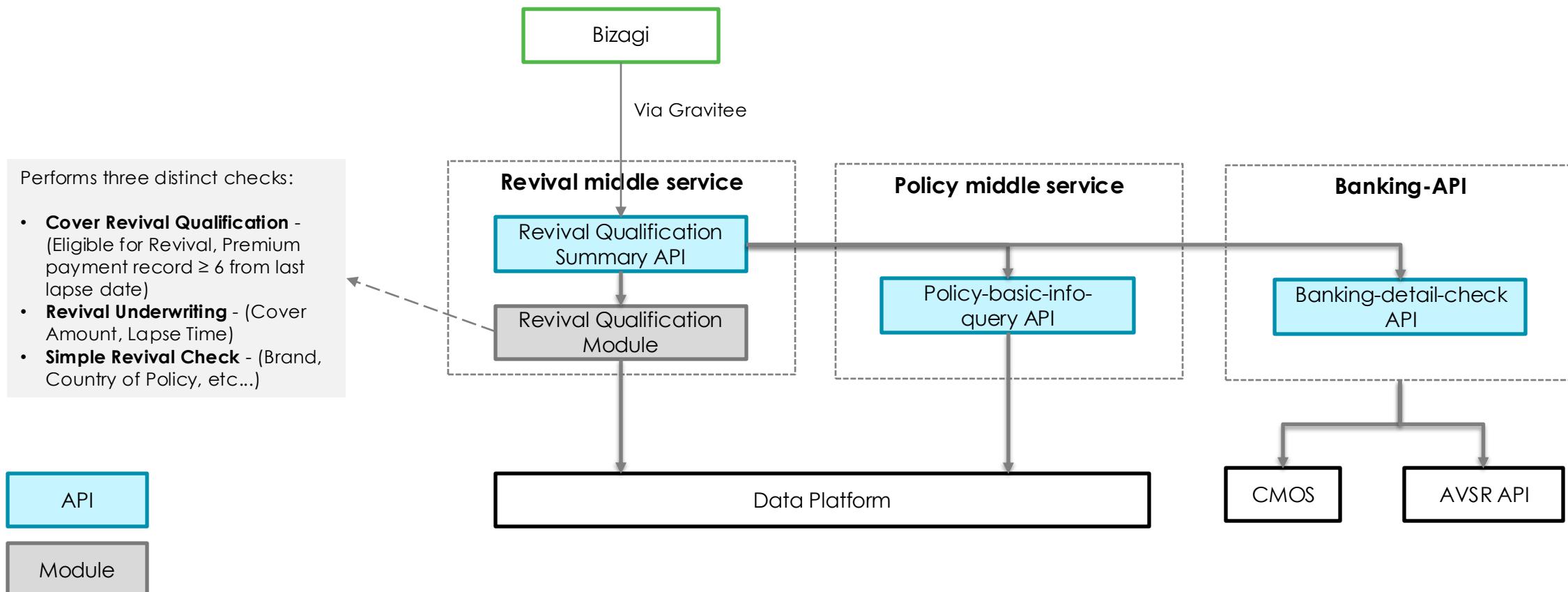
Implementation Approach – Servicing API PoV

Action required:
Development the APIs to support the revival qualification summary report

Performs three distinct checks:

- **Cover Revival Qualification** - (Eligible for Revival, Premium payment record ≥ 6 from last lapse date)
- **Revival Underwriting** - (Cover Amount, Lapse Time)
- **Simple Revival Check** - (Brand, Country of Policy, etc...)

Bizagi

Via Gravitee

Revival middle service

Revival Qualification Summary API

Revival Qualification Module

Policy middle service

Policy-basic-info-query API

Banking-API

Banking-detail-check API

Data Platform

CMOS

AVSR API

API

Module

Servicing API MVP Requirements

API Name	Service	Purpose	Dependencies	Endpoint	Comments
Revival Qualification Summary API	Revival Middle Service	Orchestrates the partial STP qualification check for revival	• All downstream servicing APIs • Data Platform	/api/revival/policies/{policyNumber}/qualification-summary	Bizagi only need to interact with this one
Policy Basic Info API	Policy Middle Service	Fetch policy basic information	• Data Platform	/api/policies/{policyNumber}/basic-info/	Further validation would handle in revival-middle-service
Banking Detail Check API	BankingAPI (Sharing same baseURL)	Validate banking details and mandate status	• CMOS getMandates, • AVSR API	BaseURL Follow existing endpoint design pattern in Banking API /bank-detail-check	Leverage current capability for CDV、AVSR check and getMandates API
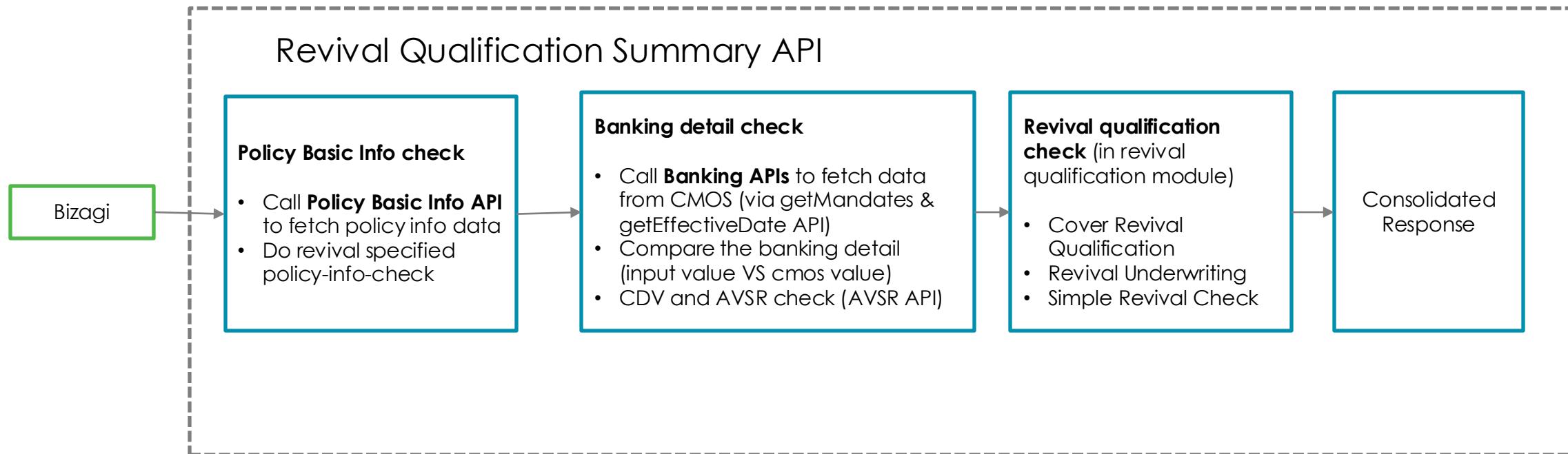
Key Points for Bizagi:
- Bizagi only needs to call Revival Qualification Summary API
- All orchestration logic & rule checking would handle by middle service layer

Revival Qualification Summary API - Execution Sequence

**Parking From Jagadish (can replace with time sequence diagram)**

Revival Qualification Summary API

Bizagi

Policy Basic Info check

- Call **Policy Basic Info API** to fetch policy info data
- Do revival specified policy-info-check

Banking detail check

- Call **Banking APIs** to fetch data from CMOS (via getMandates & getEffectiveDate API)
- Compare the banking detail (input value VS cmos value)
- CDV and AVSR check (AVSR API)

Revival qualification check (in revival qualification module)

- Cover Revival Qualification
- Revival Underwriting
- Simple Revival Check

Consolidated Response

Time Sequence Diagram

Parking From Jagadish

Could further review the duration for cache which now setting as 1min

Given Revival volume sampling data showing around 39 service request per day and 40% of them are revival-only,

Considering volume is not that high & per request would takes around 20mins to complete,
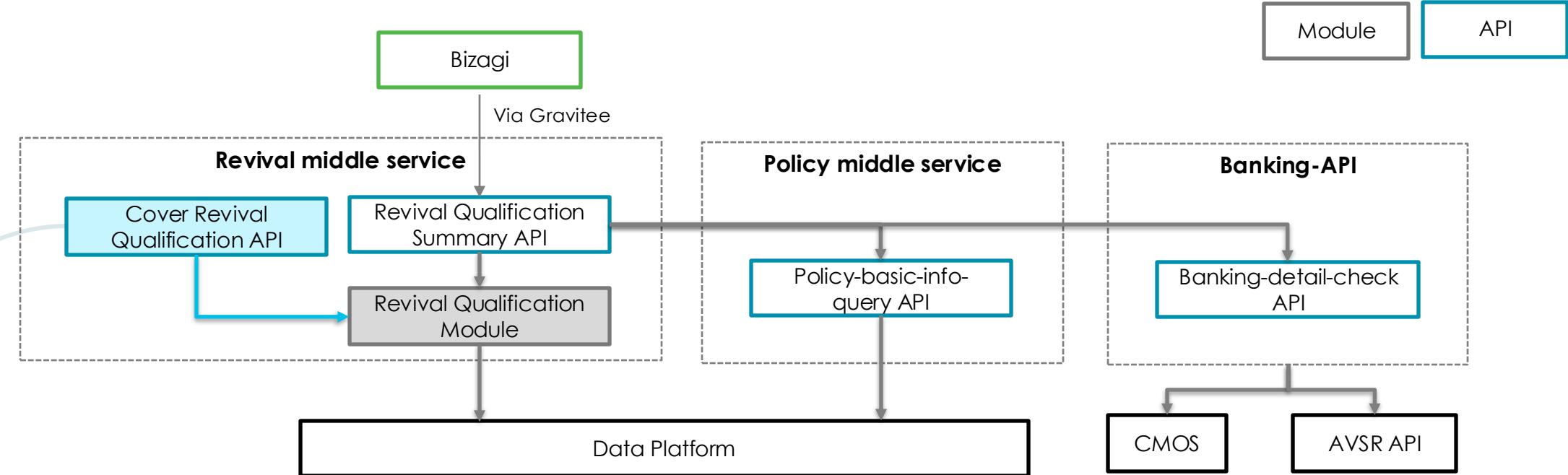
So we could consider to set the cache duration longer(said 20mins or 30mins)?

Evolution Design

Case1 – if T1 need to reuse eligibel check : The Revival Qualification Module can be evolved into a Revival Qualification API in later stages, allowing it to be reused by other consumers.
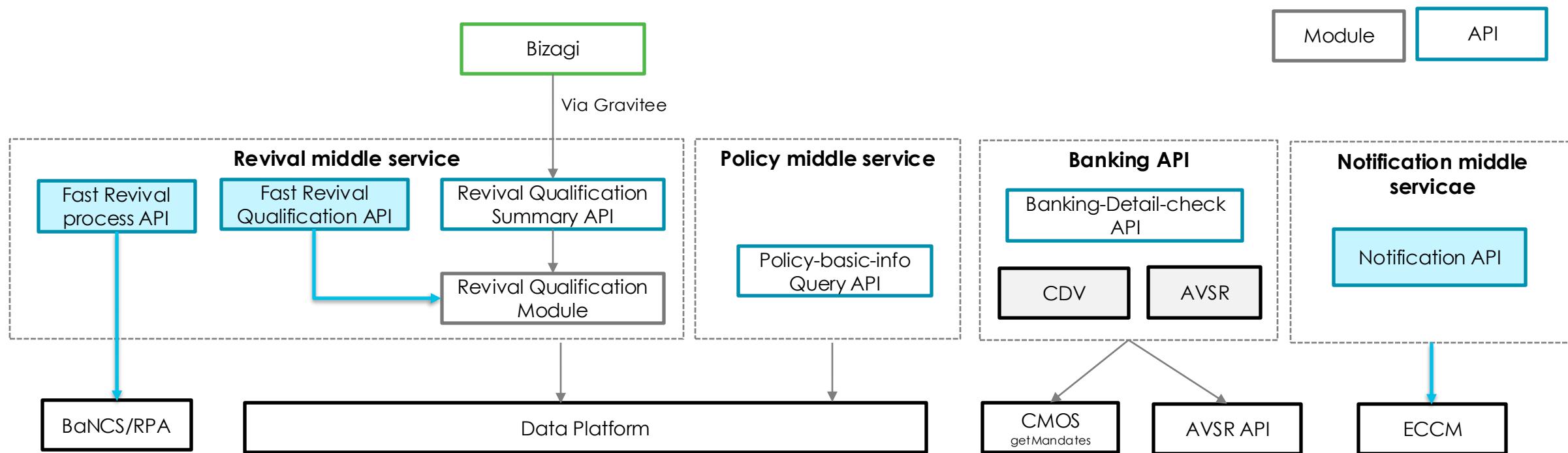

API Name	Service	Purpose	Dependencies	Endpoint	Comments
Revival Qualification API	Revival Middle Service	Performs three distinct checks: - Cover Revival Qualification - Revival Underwriting - Simple Revival Check	Data Platform	/api/policies/{policyNumber}/qualification-check	We could further expose this API if UAW or other system need to reuse these checking

Evolution Design

Case2 – When we need to handle full STP for:
- **FastRevival process API** would be added, and depends on either BaNCS or RPA
- **FastRevival qualification API** would be added, all checker in Revival Qualification Module would be reuse and plus some more data from Bizaigi input for further checking
- **Notification API** would be added, for getting signal from source system(eg.Bizagi), then enrich necessary data & send to ECCM

THANK YOU