Case Study

Allianz

Higson

About the client

Allianz is a leading global insurer that initially implemented Higson for a single property product. Over time, Allianz expanded the use of Higson to include most of its property, life, and group products in Poland. Additionally, several other IT companies working within Allianz's infrastructure also utilize Higson.

Challenges

- Allianz required a flexible and efficient system to manage and customize their diverse insurance products. The system needed to support various insurance products, streamline the sales and customization processes, and integrate seamlessly with multiple IT systems within Allianz's infrastructure.
- The main challenge for Allianz was finding a solution that could handle the complexity of various insurance products and support rapid development and implementation cycles.

Solution

Allianz chose Higson to manage their insurance products due to it's flexibility, scalability, and ease of use.
Higson provided several key features that met Allianz's needs:

Sales Process Configurator

Higson allowed users to modify attributes of frontend sales process components, such as field visibility for specific products and whether input was mandatory.

Health Questionnaire Designer

Higson maintained a central repository for risk definitions. This repository included details such as the risk name, description, availability status, relations between risks, coverages, and sums insured. A single risk could be associated with multiple products, reducing redundancy and simplifying management.

Higson

Insurance Coverage Customization

Higson allowed the reuse of a single risk across multiple products with different attributes, such as sum insured, premium ranges, and conditional availability with additional client requirements.

Investment Simulation Algorithm

For products including investment funds, Higson maintained the algorithm for client simulations based on various scenarios (optimistic, realistic, or pessimistic).

Document Printouts Conditions

Higson applied business rules to determine whether to include or exclude parts of generated and printed policies and offers, or change the contents.

Advantages for the Client

Implementing Higson provided Allianz with several significant benefits:



Faster Development Cycle

Developers accelerated their development and implementation cycles by maintaining configuration and business logic in intuitive Higson Studio.



Centralized System Management

A single Higson instance was used by Allianz and several IT vendors, thanks to organized workspaces in profiles and privileges settings.



Scalability

Higson scaled efficiently to support Allianz's expanding range of products and integration with multiple IT systems.



Enhanced Flexibility

Business users could easily modify sales processes, health questionnaires, and coverage options, while developers benefited from faster implementation cycles.