Case Study

Higson

BNP PARIBAS

About the client

BNP Paribas Cardif is the insurance unit of France's BNP Paribas, one of the largest bank in the eurozone. Cardif provides insurance products across numerous partners and sales channels

Challenges

- **Cardif needed an online claim notification system capable of managing products across various partners and sales channels.**

  The primary requirements for this system were scalability to accommodate the growing number of partners and products, as well as ease of maintenance to ensure efficient operation and updates.

- **The main challenge for Cardif was finding a system that could handle the scalability demands while allowing easy updates and maintenance by business users.**

  The system needed to support a wide range of products and partners without becoming overly complex or difficult to manage.

Solution

Cardif chose Higson to develop their online claim notification system due to its scalability, flexibility, and ease of use. Higson provided several key features that addressed Cardif's needs:

Claims Form Designer

Using Higson, business users could easily modify label descriptions, attach different dictionaries to input fields, and reorder components within predefined processes. This reuse of frontend components minimized the need for additional code, streamlining the update process.

Risk Definitions Repository

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

Advantages for the Client

Implementing Higson provided Cardif with several significant benefits:



Easy Maintenance

The system allowed for straightforward updates to claims forms, and the risk repository minimized redundancy, making the overall maintenance process more efficient.



Centralized Claims Management

Despite working with many partners, Cardif could manage all claims through a single online location. This centralization reduced maintenance costs and simplified the claims submission process.



Scalability

Higson's architecture supported Cardif's need for scalability, accommodating the increasing number of partners and products seamlessly.



Empowerment of Business Users

Business users could directly manage and update the system without needing extensive technical knowledge or developer intervention, enhancing operational agility.