Case Study

Higson

nationale nederlanden

About the client

Nationale Nederlanden (NN) is a Dutch insurer with a Warsaw-based unit, which is one of the largest life insurers in Poland. NN operates with separate sales, policy, and operations systems. To ensure that benefits on insurance policies are adjusted for inflation (index) each year without discrepancies between systems, NN relies on Higson for central and coherent product definitions and tariff versioning.

Challenges

- NN needed a solution to maintain consistency across its separate systems, particularly as benefits on life insurance policies needed to be adjusted for inflation annually. Discrepancies between systems could not be afforded, and the company required a centralized approach to manage product configurations, pricing calculations, and reference data efficiently.
- The primary challenge was ensuring that all systems—sales, policy, and operations—remained synchronized and up-to-date with central product definitions and tariff versioning. NN needed a flexible, scalable solution that could handle the complexity of their architecture and support efficient updates without requiring frequent software releases.

Solution

NN chose Higson to manage their insurance product configurations and tariff versioning centrally. Higson provided several key features that addressed NN's needs:

Central Product Repository

All life insurance product configurations and metadata used across the entire architecture are maintained in one place —Higson, which communicated with other systems through an API.

Pricing Configurator

Pricing calculation algorithms are defined and updated in Higson. Tariff versioning was crucial for managing long-standing policies concluded years ago on different terms.

Higson

Printout Content Management System

All texts to be printed (such as policies and offers) can be edited in Higson, allowing for centralized management of printed content.

Data Dictionary Repository

Reference data (e.g., postal codes, countries) are kept in one place and reused across multiple systems, ensuring consistency and reducing redundancy.

Advantages for the Client

Implementing Higson provided NN with several significant benefits:



Efficiency in a Complex Architecture

Higson manage hundreds of parameters used across several systems without noticeable lags, ensuring smooth operation and synchronization.



Process Automation:

The system supports automated form filling, application validation, payment schedule creation, and online document submission compliant with GPDR.



Flexible and Quick Configuration

Modifications to parameters don't require releasing new software versions. Many changes are seamless to the systems communicating with Higson, allowing for quick and efficient updates.