

## IMPLEMENTING INNOVATIVE INSURANCE CONCEPTS QUICKLY AND RELIABLY

### Challenge

Insurance companies are facing some immense challenges. Deregulation of the market and a significant increase in customer demands require an especially high degree of market orientation and flexibility of business processes. As a result, one of the key questions in determining lasting success is whether insurance companies' legacy IT systems can keep pace with this development. Nuremberg-based uniVersa can answer this question with an unequivocal "yes"!

### Solution

Since 1985, uniVersa has relied on Software AG's technology. The Adabas data management system and the Natural development environment were implemented to rebuild the existing mainframe applications. In addition, the webMethods EntireX integration platform now acts as a bridge to these inventory systems for a series of satellite applications.

### Benefits

- Years of Adabas operation without a single system failure
- On average, only 10 to 100 person days for development of new insurance products, depending on the reusability of existing components
- Response times of less than 0.5 seconds for 90 percent of all online inquiries
- Processing of approximately 200 million logical transactions per day
- Simple database design and excellent input/output behavior
- Low administrative investment
- Efficient mapping of the business logic thanks to high-performance linguistic constructs
- The application environment has a high degree of transparency
- New and further development according to the design principles of the VAA—a standard architecture for insurance applications developed by the German Insurance Association (GDV)



Get There Faster.™

**“With Adabas and Natural we benefit from a uniform, high-performance, and stable platform for our inventory systems. In addition, this combination offers us a very smart development environment, with which we can bring new insurance products to market in such a short time that others can’t even believe it at first.”**

Werner Pfnür | Application Development Manager, Inventory Systems | uniVersa Versicherungen

### Insurance IT that’s as fierce as a dragon

Tabaluga, the little green dragon, has become dear to children worldwide. The likeable fire-breather has risen to the top as one of the best-known brands for children. It was a stroke of genius for uniVersa’s marketing strategists to procure the licensing rights for this little hero of the stage and screen in order to introduce a new plan concept called Tip-Top Tabaluga to the market under his sponsorship in early 2005. Protection for children—as fierce as a dragon.

### A quick solution across insurance classes

Truly providing children with this powerful protection caused uniVersa manager Werner Pfnür’s application developers to face particular challenges shortly before the launch. According to the roll-out plan, they had less than two months to create appropriate inventory management systems for uniVersa’s health, life and accident insurance classes. Tip-Top Tabaluga offers a complete program of plans for children; the service package covers traditional and alternative medical care. If a covered child suffers long-term damage or requires extended care after an accident or illness, there are numerous options for immediate assistance and many lifelong support services. There are options for disability insurance, seed money for the retirement years and lifelong guarantees of expanded insurance coverage. And parents can secure the continuity of these plan services in the event that something should happen to them.

In the end, uniVersa’s application developers were able to implement the technology for this complicated Tip-Top Tabaluga insurance concept in the designated two month period. “Of course, nobody believed that we could do this,” Pfnür said, based on his experience, but he mentions some key data that gives some insight into the general productivity level of developers at uniVersa. New insurance products are developed

within 10 to 20 person days if they are based on existing data structures. And Pfnür’s team can provide a completely new product in less than 100 person days.

### A smart development environment

Pfnür believes that an essential reason for this short time-to-market is the decision made in 1985 to rely on Adabas and Natural. According to Pfnür, the two products—which still form the basis of all inventory (health, life, property, and liability insurance), partner management, and collection and disbursement systems—offer uniVersa “a very smart development environment.” Having looked at alternative development environments, Werner Pfnür is of the opinion that Java is still too technically oriented, while application developers using the linguistic constructs of Natural can map business logic much more efficiently.

uniVersa uses VAA, the application architecture of the German Insurance Association, as a design template for new development. This architecture clearly distinguishes between process, functional, and data models and defines the parameters for standardized interfaces and the reusability of software components. Given that, uniVersa benefits from having maintained a consistent single-platform strategy for its inventory systems. Pfnür believes that many difficulties arise from the heterogeneous IT structures that have grown up over time in the industry, and they could be avoided from the start. When other platforms are used for select systems, such as actuarial mathematics and risk assessment, webMethods EntireX is very effective for enabling integration and collaboration.

As a result, uniVersa can count on inventory systems that also offer a maximum in stability and performance to about 1000 users—both in-house and in the field—with approximately 200 million transactions per day. Of particular

significance to Pfnür is the fact that Software AG is consistently developing both the Adabas and Natural product lines and focuses on expanding XML capability. This opens up a path for easier data exchange with other systems, including those outside of uniVersa, and for implementing new e-insurance concepts in connection with Web services.

### KEY COMPONENTS

#### Adabas and Natural

Form the basis of all inventory, partner management, and collection and disbursement systems.

#### webMethods EntireX

Integrates Adabas and Natural systems with the systems used for actuarial mathematics and risk assessment.

### ABOUT SOFTWARE AG

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