

Service Assurance in the Insurance Industry



Digital transformation has impacted the historically risk-averse Insurance industry at nearly every business level. In supporting both Insurance customers and their own business resources, insurer IT organizations are tasked with managing always-on responsiveness for a myriad of network, application, and Unified Communications & Collaboration (voice, video, messaging) platforms across multiple data centers, regions, and, increasingly, continents.

Those technical challenges are complicated by the composition of an insurer's employee and partner community, who depend on their IT resources, including Agents (Brokers, Distributors), Underwriters, Adjusters, Claims Examiners, Loss Control Representatives, Customer Support, and third-party affiliates.

Whether a customer is looking to complete a critical call for roadside assistance, requesting a quote for coverage on a new car or home, or checking on important policy coverage matters, insurer IT teams must manage complex application environments to support the business. The insurer network environment includes legacy and leading-edge communications

platforms (email, mobile, chat, Web, cloud, voice, and video streaming), industry-specific applications (Property & Casualty, Automotive, Health, Life/Annuities, Title, Reinsurance), and well-known third-party applications (Customer Relationship Management, Help Desk, databases).

The average total cost of unplanned outages in the Financial Services sector (which includes business-affiliated Insurers) is \$994,009.¹

At the same time, innovative technology applications are likewise transforming insurers' internal operations, leveraging developments like robo-advisors to automate certain Sales Agents support efforts. The advent of mobile apps that ease reporting of automobile claims is yet another example of how IoT and insurers are streamlining the business.

Along-side supporting application innovations, Insurance IT teams must ready their organizations to capitalize on the potential economic and operational efficiencies of Cloud transformation (public, private, hybrid cloud environments) and virtualization, while maximizing and securing wireless and legacy network elements.

Digital transformation also poses a business disruption, as insurers look to add innovative policy offerings based on deploying Internet of Things (IoT)/Insurance Technology (InsurTech) applications to measure policyholder's health (via wearable devices monitoring exercise) or driving practices (via automobile telematics).

All the while, those collective technology advancements are occurring in a hyper-competitive Insurance environment already disrupted by business concerns (acquisitions and mergers), marketplace changes (large, Internet-based service providers), and omnipresent regulatory standards – including Association for Cooperative Operations Research and Development (ACORD), Health Insurance Portability and Accountability Act (HIPAA), and Payment Card Industry (PCI) – with which insurers must comply.

Our Approach

While the very nature of the volatile Insurance business is based on assessing and underwriting risk, it is imperative that the technology underpinning “always-on” business operations is safeguarded by a service assurance solution that provides end-to-end visibility of all network, application, and Unified Communications & Collaboration (UC&C) elements. NETSCOUT's proactive service assurance allows complete visibility and analysis of integrated business services throughout the distributed environment, from remote locations to corporate offices, links with external partners, and into the Cloud.

¹ Source: “2016 Cost of Data Center Outages,” Ponemon Institute study, January 2016.

The NETSCOUT® Service Assurance approach addresses the Insurance industry's need for real-time performance, using high-quality metadata based on our patented Adaptive Service Intelligence™ (ASI) technology, which leverages wire data to provide the most robust information source available to assure service delivery by measuring the actual transactions and dependencies of the service. Leveraging ASI metadata, NETSCOUT performance analytics represent the industry-leading standard for scalability and ease-of-use, enabling proactive service triage to maintain high performance of insurer's converged network, application, and UC&C environment.

In serving as our common service assurance data source, our ASI technology continuously monitors the service delivery environment to identify performance issues and provides insight into network-based security threats, helping teams to quickly resolve issues that can cause business disruptions or impact user experience. Our solution also leverages NetFlow and other flow data to complement our core packet flow data sources, as all NetFlow data elements are converted to ASI data for business assurance analytics.

Our Solutions

Insurance organizations benefit from the solutions NETSCOUT delivers to support wired, wireless, cloud, and virtual network services and infrastructure elements.

For the wired environment, the nGeniusONE® Service Assurance platform delivers unmatched capabilities that ensure the reliable and uninterrupted delivery of critical Insurance applications, network, and UC&C services, ensuring they do not cause process delays or quality issues. Using one cohesive, consistent set of analytics and views, based on one common database of ASI metadata, the nGeniusONE platform improves communication and collaboration across the different functional insurance IT groups. The platform enables insurance IT organizations to evolve to more proactive service delivery management models,

where service issues and degradation can be detected before large numbers of users are impacted, boosting service availability and avoiding loss in revenue, customer satisfaction, or agent productivity.

ASI generates Key Performance Indicators (KPIs) from analysis of traffic utilization, application and database servers, and network errors. Providing out-of-the-box analysis of more than 1,000 voice, video and data applications, the solution supports insurer-specific services for claims and underwriting, as well as custom applications.

Providing Service Assurance solutions for Insurance Information Technology investments shouldn't be risky business.

For insurers managing existing data center infrastructure environments while they upgrade to new software-defined data centers or migrate some services to cloud-based platforms, NETSCOUT provides targeted visibility to maintain service assurance before, during, and after transitions. With scalability to support 100Gbps speeds, the nGeniusONE platform is designed for use in both physical and virtual environments, leveraging wire data and/or NetFlow data sources in the world's largest, most-demanding insurance, enterprise, and service provider networks.

In meeting insurer's infrastructure performance management requirements, our nGenius®PULSE solution provides monitoring of insurer's SaaS infrastructure (service availability of public cloud, VoIP, and networks), network infrastructure (network device availability and health), and server infrastructure (server availability and health) environments.

For wireless network (WLAN) environments, the NETSCOUT OptiView® XG Network Analysis Tablet complements nGeniusONE by providing insurer IT teams with troubleshooting and "path-mapping" capabilities for remote branch offices. In addition, the NETSCOUT AirMagnet® Enterprise (AME) solution protects insurers against WLAN security threats, providing 7x24 WiFi Monitoring for security & compliance.

Our Value to Insurance Organizations

NETSCOUT Service Assurance solutions enable insurance IT organizations to:

- Proactively manage complex UC&C systems to improve the quality of converged voice, video, and messaging, as this experience may represent the only "live" contact for the insurer with its customers and agents.
- Ensure efficient customer interactions through Web portals, mobile applications, and other methods for quotes, rates, and claims communications.
- Maintain high availability and optimal performance of mission-critical services integrating with outside partners and vendors, such as CRM, Agency Management, and Help Desk solutions.
- Structure multi-channel "Big Data" analytics to optimize customer touch points, obtain reports for regulatory compliance, and to meet Service Level Agreements.
- Implement and migrate to digital transformation initiatives with confidence, including IoT projects for wearable device and automobile analytics.
- Provide network capacity and performance analytics to regional and remote offices for quality performance today and to plan for future needs based on past trends.

NETSCOUT®

Corporate Headquarters

NETSCOUT Systems, Inc.
Westford, MA 01886-4105
Phone: +1 978-614-4000
www.netscout.com

Sales Information

Toll Free US: 800-309-4804
(International numbers below)

Product Support

Toll Free US: 888-357-7667
(International numbers below)

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