In the Insurance industry, there is no "one-size-fits-all" information technology (IT) approach, as insurers and agents need to respond to diverse demands regarding financial growth, standards compliance, and customer support, with distinct multi-vendor application toolsets tailored to specific insurance markets and business functions. As a result, today's insurance IT teams are challenged with managing multiple requirements – ranging from Insurance Technology (InsurTech)/Internet of Things (IoT) deployments (supporting wearable devices and automotive telematics sending user statistics to actuarial systems to analyze risk and potentially reduce premiums), to network platform transitions (moving some on-premise installations to private/public/hybrid Cloud or virtual environments), to focusing on ongoing performance management initiatives that help improve customer and agent experience or standards compliance.

In order to support insurer and agency business sustainability and growth in the competitive marketplace, IT teams must also nimbly support new products and services that address customer demands for multi-platform access and real-time performance, with many such offerings necessitating the testing, deployment, and support of additional custom applications.

In recognizing the impact of high-quality interpersonal exchanges in customer retention, many insurers have already transitioned their help desk operations to Contact Centers running increasingly diverse Unified Communications & Collaboration (UC&C) technology platforms required to manage Web, mobile, voice, video, and instant messaging applications, which today's consumers expect to conduct insurance business on an "always-on" basis.

These collective insurance technology demands occur in shifting business and regulatory environments, where organizational expansion, acquisition, and, occasionally, outsourcing are increasingly commonplace. The base-level requirement here is swift, secure, continuous availability to all these services for insurers, their sales agents, claims adjusters, and customers to seamlessly conduct business. Disruptions in any area may have the ripple effect of preventing many people from performing their tasks, thereby impacting customer experience, revenue, and costs.

In solving IT challenges for today's insurance businesses, the nGeniusONE® Service Assurance platform provides real-time visibility into the performance of insurance services by analyzing traffic flows over the network, including wired, wireless, Cloud, virtual, hybrid, and machine-to-machine (M2M) traffic. nGeniusONE leverages rich traffic-flow data for extracting performance metrics, rather than relying on server agents, vendor-specific metrics, or a multitude of point tools that require specific skillsets to operate.

Powered by NETSCOUT's highly scalable and patented Adaptive Service Intelligence™ (ASI) deep packet inspection engine technology, the nGeniusONE platform enables IT teams to identify the root cause of performance issues impacting the prompt delivery of insurance applications. As a result of this end-to-end view, IT teams can quickly triage voice and video performance issues, even in complex multi-vendor insurance networks, ultimately reducing mean-time-to-repair (MTTR) cycles.

**Performance Issues Solved by the nGeniusONE Platform**

The nGeniusONE platform delivers visibility into the performance of an integrated service delivery environment, including desktop virtualization, application servers, load balancers, routers, service enablers (e.g., DHCP, LDAP/Active Directory, and DNS), backend database servers, the application and Web tiers, the network, WAN, and the end users. nGeniusONE's integrated view shows the interrelationships between different elements used in the service delivery, revealing the full context of service anomalies contributing to slow application response times and poor user experiences, including:

- **Server Load Issues** – IT teams get visibility into the load to and from each different application and database server that may be contributing to the workload for each server.

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**Figure 1:** nGeniusONE and ASI provide visibility into the Insurance application landscape, factoring large-scale network deployments and hybrid Cloud environments.
nGeniusONE Platform Offers Seamless Top-Down Workflows

In helping insurance IT teams improve how they address performance issues affecting quoting, underwriting, policy, and claims processing systems, nGeniusONE leverages ASI technology, which continuously monitors the insurance service delivery environment to identify performance issues and provide insight into network-based security threats, helping administrators and users alike to quickly resolve issues that can cause business disruptions or impact user experience.

nGeniusONE simplifies the challenge for IT in delivering high-quality, consistent user experience for insurance services by providing the following key analysis layers:

- **Service Dashboard** – Delivers real-time status conditions, metrics, alarms, and intelligent early warning of application performance problems. Insurer IT teams can use the Service Dashboard “snapshot” view to quickly identify performance issues related to a composite service, including specific insurance applications, proprietary Web portals, and voice, data, and messaging platforms, as well as key middleware, service enablers, backend databases, and load balancers.

- **Service Analysis** – Offers comprehensive analysis of specific application transactions (email, databases, enabling services, and UC&C), and traffic analysis to identify the root cause of performance issues. Specialized nGeniusONE Service Monitors provide holistic visibility into application sessions, their query/response volume, their latencies, and any errors associated with the specific servers, including affected user communities.

- **Service Dependency Map** – Provides visibility into all dependencies among various components that deliver a broad spectrum of insurer IT services. The Service Dependency Map enables IT teams to analyze the service delivery environment and discover the client-server relationships and messaging performance.

- **nGeniusONE Grid** – Provides users the choice of monitoring a random combination of devices, interfaces, location keys, applications, and communities and view those “different, but related” elements side-by-side in refreshable, historical timeframes.

- **Session Analysis** – Provides contextual drill-downs from Service Monitors to specific session-level analysis, ladder diagrams, and hop-by-hop transaction analysis to help identify the specific issues.

- **Packet Analysis** – Integrated Packet Analysis enables insurance IT teams to perform deep-dive protocol-level analysis and forensic evidence collection of insurance applications and services, such as vendor-specific underwriting, billing & policy, claims management, agency management, and customer relationship management (CRM) systems.

**Benefits of nGeniusONE Solution**

- **Provides proactive monitoring to assure high-quality application performance:** Delivers end-to-end visibility into, and service assurance of, wide-ranging insurance, custom, and commercial applications environments, pin-pointing root cause of application slow-downs.

- **Accelerates custom application deployment and problem resolution:** nGeniusONE Service Monitors expose unique characteristics of custom applications, providing the ability to triage problems and assess application performance as part of a common workflow.

- **Improves Contact Center efficiency and end-user experience, supporting business retention:** Provides end-to-end visibility into multi-vendor UC&C technology performance to optimize all “live” customer and user exchanges, with nGeniusONE’s advanced media analytics leveraging ASI metadata to provide real-time assessment of voice, video, and signaling performance quality.

- **Enterprise-wide network service assurance and capacity planning to support complex, worldwide business demands:** The highly scalable nGeniusONE architecture today supports insurance deployments encompassing global networks, multiple data centers, millions of customers, and thousands of agents and users. nGeniusONE leverages NETSCOUT’s physical, virtual, and COTS data sources to acquire end-to-end visibility in any mixed-network environment.

- **Effectively supports digital transformation rollouts:** Insurance customer today employ nGeniusONE to test and monitor new digital transformation projects over wired, wireless, and Cloud network rollouts – providing “before, during, and after” deployment service monitoring to assure quality user experience.

- **Improves IT collaboration and efficiency:** For resource-constrained insurance IT teams, nGeniusONE’s intuitive workflows offer lower technology costs by reducing labor-hours associated with decreases in both War Room and MTTR activities, also supporting tool consolidation opportunities for network, application, UC&C, server, database, and incident response teams.