

# Case Study

## *A Hong Kong-Based Healthcare Company Combines Three Proven Technologies to Deliver Flexibility and Power*

A global healthcare company provides medical insurance to more than 32 million customers in 190 countries. The organization is comprised of various market units determined by geography or product and service type. The healthcare company often packages its products and service lines with complementary offerings from other companies to better serve its customer base.

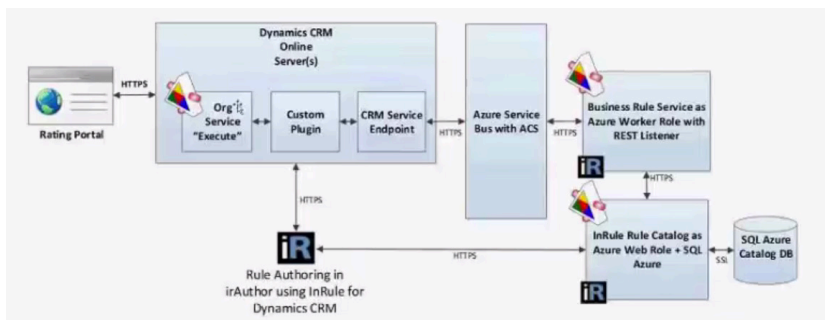
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*Business Transformation  
 and IT Director  
 Hong Kong Healthcare Company*  
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## THE CHALLENGE

The Hong Kong-based business identified an opportunity to sell its insurance through a partnership with the Hang Seng Bank. This new channel was expected to more than triple the company's customer base in Hong Kong.

"From an IT perspective, we needed a flexible platform from which we could launch, test and execute new products via new channels," explained a Business Transformation and IT Director at the healthcare company. "While we hope to eventually replace our legacy system, in order to innovate now we needed an architecture that could pull data from the legacy system but give us configurability for managing multiple products in multiple markets worldwide."



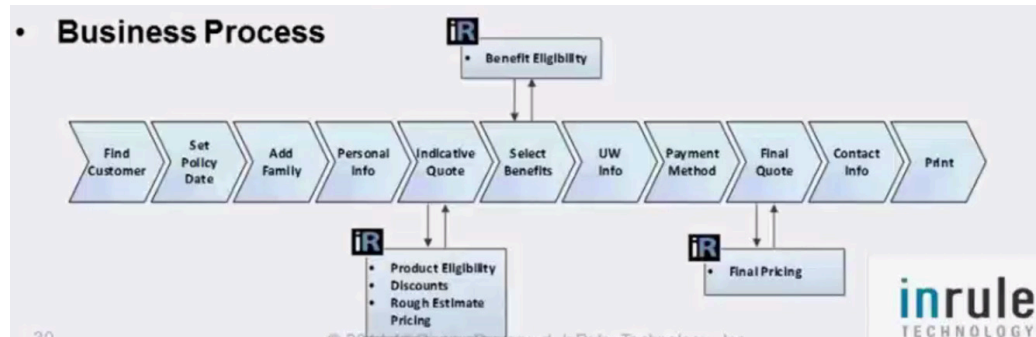
» Figure 1: Hong Kong healthcare company reference architecture

## SOLUTION

InRule® designed a reference architecture solution combining three proven technologies: InRule, Microsoft Azure® and Dynamics® CRM. This architecture

gave the healthcare company a fully comprehensive and agile CRM platform, built-in and effective cloud connectivity and a powerful business rules management system (BRMS).

Using the InRule BRMS, the healthcare company was able to call data from its legacy system but allow business users to create rules at three key junctures in the business process, each related to creating customized quotes for individual applicants. The system addresses all variables associated with eligibility, limits, pricing, and discounts.



» Figure 2: Hong Kong healthcare company business process

## RESULTS

The new system went live in less than six months and dramatically accelerated the time in which new customers were set up with the bank's credit card business and healthcare insurance.

Combining these three technologies, cloud, BRMS and CRM, produced a multiplier effect, which improved organizational efficiencies, enhanced the customer experience, reduced time-to-market and delivered ongoing cost savings.

"InRule created a solution for the Hong Kong-based healthcare company that allows business users to change pricing and underwriting rules without code," said InRule Co-Founder and CEO Rik Chomko. "When combined with CRM and Azure, company personnel don't have to use complex spreadsheets or hard-code to stand up a new pricing and quoting process—the flexibility to configure all aspects of the process are built-in with the combination of these three applications."

## LESSONS LEARNED

Among the many lessons learned throughout the duration of this project, the healthcare company learned that it does not need to be limited by their legacy systems. Thanks to the ease of integration of InRule, the company was able to stack three proven technologies to create an architecture that allowed the company to be more agile and customer-focused.

*93% of InRule customers would recommend InRule to a colleague.*

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