



A VOYAGE TOWARDS THE EFFICIENCY HORIZON

How a US mutual insurance giant rediscovered efficiency by setting up a Global Capability Centre in India

Abstract

Brian Rivers, Head of Operations at one of the largest mutual insurers in the USA, was looking to setup global capability centres to lower costs and minimise operational risks. Needing to modernise legacy systems, transition 100+ roles, and clear accumulated backlogs as a part of the strategy, he turned to Infosys BPM for help. This case details how Infosys BPM's wave-wise transitions and elaborate standardisation operations helped successfully set up the GCC and clear 5000+ backlogs within a month, while delivering a 22% gain in productivity and >60% drop in costs.



A legacy vessel creaking with high costs

Brian Rivers is the Head of Operations at one of the largest mutual insurers in the USA, offering multifaceted life insurance and annuity services and managing billions of dollars in client assets.

Despite its scale and reputation, the insurance giant's operating backbone was under stress. Most processes were run through legacy, onshore-heavy models that were driving up costs and exposing the business to unnecessary risks. Moreover, as the transaction volumes grew across the company's life and annuity functions with policy changes, payments, surrenders, claims adjudication, and fund activity, inefficiencies compounded. Overtime, service backlogs began to stack up in critical areas such as 1099 payments and claims set-up, creating

both compliance pressure and operational strain.

Amidst the rising backlogs and operational costs, Brian knew that minor process fixes would not address the root problem. What was needed was a structural shift that could lower costs, minimise risks, and help the company scale at speed. After a series of boardroom discussions, the company decided to adopt a Global Capability Centre (GCC) strategy, with India and Romania as the key hubs.

But launching a GCC strategy could prove to be a highly disruptive process. The insurer needed to ensure that the new model could transition 100+ roles, clear the mounting backlogs, and run at full maturity from the get-go without

impacting business continuity. To pull this off, Brian began looking out for a business partner to help build teams and stand-up operations in the location with a mature execution model, before transitioning resources to the company-owned GCC. He penned down his requirements and sent out a global RFP to find an ideal partner for the project. After reviewing a number of responses, he decided to sign on Infosys BPM as the partner, impressed with their track record of successfully executing similar transition projects.

Soon after, Akhilesh Yadav, the Infosys BPM Project Lead, set up a series of meetings with Brian, where the two discussed the engagement model, detailed the project scope, and planned a potential trajectory for the transition.

Increasing capability, wave by wave

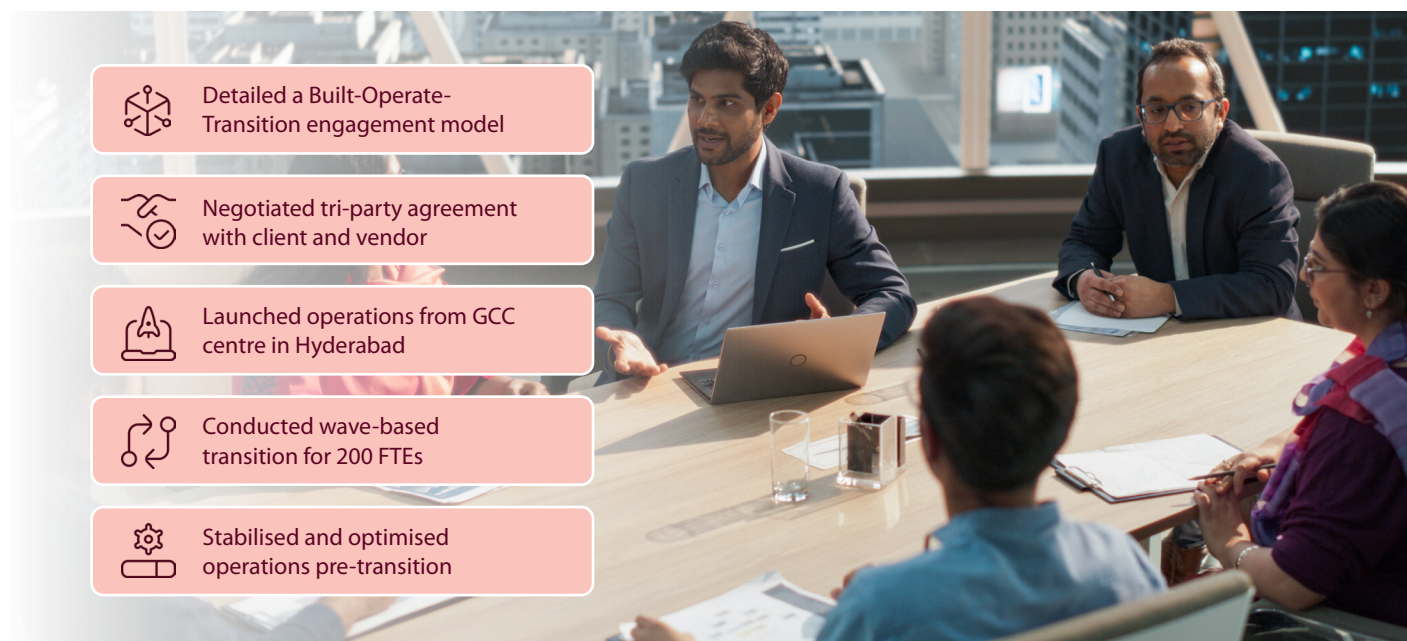
Noting the importance of a seamless transition and GCC setup, Akhilesh sat with his team to study the company's existing processes and detail a strategic transition blueprint that would align with Brian's requirements.

After a series of discussions, the team

developed a Build-Operate-Transition (BOT) model, covering the initial resource setup and launch of operations from a GCC in Hyderabad, followed by process stabilisation, and then the transfer of operations. Akhilesh discussed the plan in detail with Brian, and highlighted how they would follow a sequenced, wave-wise

transition to cut down business continuity risk, moving 40-60 FTEs per wave, covering 200 FTEs over 10-12 months. This would then be followed by an elaborate process standardisation and optimisation, with the complete GCC handover to be completed by 27 months.

Approach summary



Giving the nod for the project, Brian and Akhilesh entered a tri-party agreement with the company's policy administration system vendor, enabling the offshore team's secure access to its systems.

With the necessary access protocols in place, Akhilesh collaborated with Brian to setup and launch operations in the Hyderabad GCC, thereby providing a head start to the transition and streamline the early waves. From there, the transition followed a carefully orchestrated, flexible

operating model as planned beforehand. Sequencing the processes by urgency and impact, Akhilesh laid out a clear direction for the transition. The first wave (W1) brought in 57 FTEs and focused on tackling high-pressure areas, clearing the 1099 payments and claim set-up backlogs. This was followed by subsequent waves of 47, 45, and 52 FTEs each. As planned, over a span of 10-12 months, Akhilesh and team successfully moved 200+ production roles offshore.

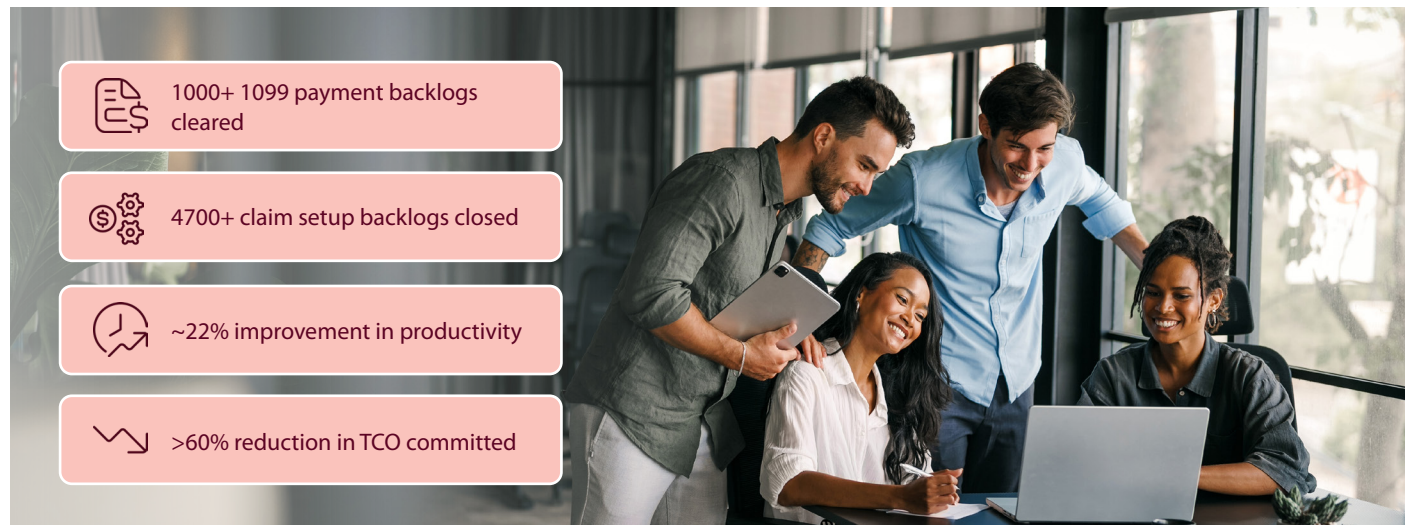
Once the transitions were complete, Akhilesh and team shifted their focus to stabilising and optimising the processes for a smooth handover. The team worked to standardise workflows and streamline execution models across functions, driving up daily productivity. In the 27-month mark, as per plan, they carried out a smooth, seamless transition of the fully mature, optimised model to the company's GCC, leaving Brian with a cost-effective, robust offshore operating backbone.

Smooth sailing with increased efficiency

The impact of the GCC transition was both immediate and sustained. The flexible, wave-wise model helped maintain operating efficiency throughout the process. What was once a risk-prone operation quickly began to function as a precision-tuned engine operating like clockwork.

Working together, the GCC team successfully cleared 1,000+ delayed 1099 payments within just 8 working days and settled 4,700+ pending claim setups in less than a month. This helped restore the operational flow and eliminated bottlenecks that had been weighing down the business for months.

Key benefits



Over the following months, Brian began seeing a consistent 22% uplift in productivity, fuelled primarily by the standardisation and optimisation activities. Currently, the program is on track to achieve a >60% reduction in total cost of

ownership reduction, creating significant savings while enabling the company to reinvest in customer-facing priorities.

Impressed with the outcomes, Brian and the leadership applauded Akhilesh and his

team's consistent support and ownership throughout the project. It's safe to say that this GCC project truly helped the insurance giant set sail into its future with expanded capabilities.

**Names have been altered to preserve the identities of the people involved.*

For more information, contact infosysbpm@infosys.com



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