WRITE ON TRACK: AUTOMATING UNDERWRITING SUPPORT

How a workflow automation solution saved precious man-hours and enhanced underwriting support productivity

Abstract

When Eric Hummel, Head of Underwriting Operations at one of the world's leading insurance firms, discovered that labour-intensive, fragmented workflows were depleting his team's productivity, delaying reports, and creating billing inconsistencies, he turned to Infosys BPM for help. This case study details how Infosys BPM developed a workflow automation solution that helped standardise operations, save one-third of manual effort, and release over two FTEs per process, thereby enhancing overall turnaround time (TAT) and user efficiency.

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Losing precious man-hours over siloes

Eric Hummel is the Head of Underwriting Operations at a £55.5 billion insurance and reinsurance company based in London. He is primarily responsible for managing the company's day-to-day insurance underwriting operations, focusing on maintaining optimal process efficiency and timely delivery. As part of his role, he leads various teams in executing the entire insurance operations process, ensuring accuracy and adherence to service level agreements (SLAs).

However, Eric noticed a troubling trend. During his reviews, he found that at the beginning of every month, team leaders spent over 100 hours reconciling SLAs and preparing billing reports. There were also

inconsistencies in billing data, reports, and SLA calculations, which impacted Eric's ability to review operations effectively. Additionally, he struggled to obtain timely status updates and end-of-day reports from offshore teams, reducing his visibility over ongoing and historical tasks.

Upon closer examination, Eric discovered that the team was operating under a manually intensive, fragmented workflow. Tasks arrived via multiple channels— emails, spreadsheets, and company portals—which then had to be validated, classified, and allocated manually. This process alone consumed 45 minutes daily. The lack of integration forced the team to track tasks in siloes, retrospectively.

Moreover, the absence of a prioritisation mechanism meant team leaders had to manually prioritise tasks, making the process reactive and prone to errors and dropouts.

Determined to resolve these issues, Eric reached out to Infosys BPM, the company's 13-year partner in managing insurance operations. He engaged Kanishk Ajmera, the Infosys BPM Project Lead, to explore a transformation solution that would streamline workflows, eliminate blind spots, and maximise productivity.

Ensuring the insurers' productivity with automation

With a clear brief in hand, Kanishk and his team of transformation experts assessed the existing processes. Initially considering a modification of the Microsoft-based solution, they concluded that a full-scale automation and application development project was necessary.

They conducted detailed discussions with operations leads, users, and SMEs to map current processes, identify challenges, and distinguish value-adding from non-value-adding activities. Based on this, they proposed a customised

workflow solution—'Recordkeeping'—built on Microsoft Power Apps and Power Automate. This tool would automate task tracking, classification, prioritisation, and allocation, while serving as a single source of truth for reports and billing.

Walking Eric and the operations team leads through the to-be processes, Kanishk and the team explained how the solution would integrate with the existing system, automate data analytics, and create a unified source for all reports, analysis and real-time tracking. The solution

was designed to increase efficiency via a prioritisation mechanism, a user skill matrix, and round-robin logic for task allocation. Thus, users would simply have to process the tasks and mark them as completed. The tool would follow a pre-facto tracking methodology, enable real-time visibility, and subsequently automate SLA and metric calculation. Finally, the solution would also provide real-time audit trails and activity timestamps for greater user accountability.

Approach summary

Developed customised workflow solution

Integrated solution with existing workflow

Created unified data source for reports and billing

Automated inward tracking, classification and allocation

Developed a pre-facto tracking mechanism

Enabled skill-based task allocation

Conducted multiple rounds of testing before roll-out

With the to-be processes defined, Kanishk met with Eric and other company stakeholders to discuss the potential benefits of the proposed solution and how it could address the existing

process challenges. He then collaborated with the technical team to identify the appropriate platform for development— ultimately selecting Microsoft's Power Apps and Power Automate. Together,

they determined the necessary hardware and software for deployment, after which Kanishk initiated discussions with Eric and his operations team leaders to plan the go-live.

Although the teams initially expressed some resistance to the automated prioritisation and allocation mechanism, Kanishk successfully communicated its advantages and aligned the team for a phased rollout.

However, the go-live journey was not without its challenges. To begin with,

Eric, Kanishk, and the team encountered frequent delays in fulfilling the prerequisite software, hardware, and data-related requirements. Eric had to involve a Transformation team from his side to support Kanishk, as this was a first-of-its-kind development for the firm. Despite these hurdles, Kanishk managed

to develop the solution and conducted multiple rounds of testing for approval. Once Eric and the other stakeholders gave their final nod, the solution was rolled out across the company's insurance and underwriting operations—paving the way for long-term business benefits.
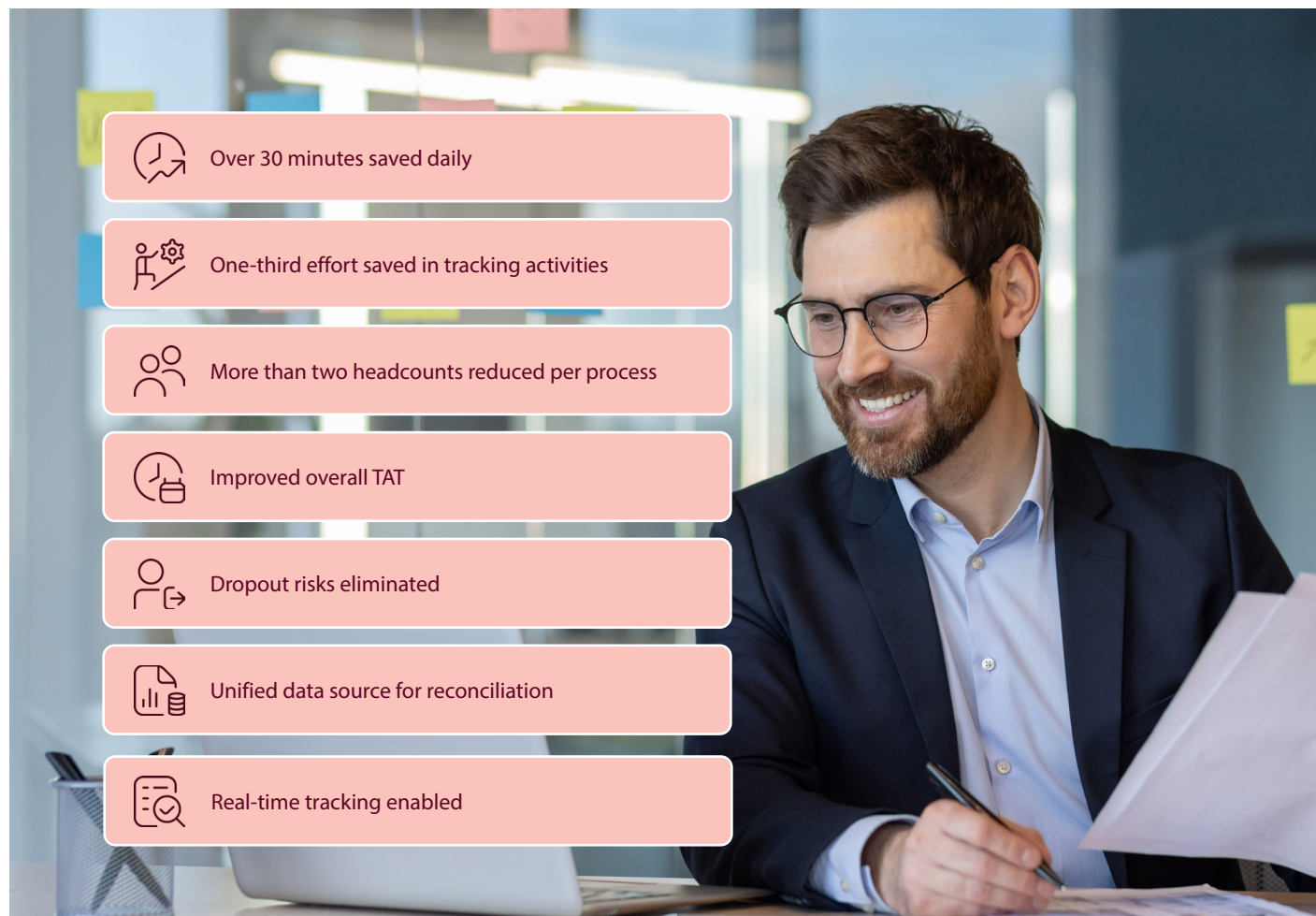
Automatic efficiency, and other benefits

Soon after the rollout of Kanishk and his team's 'Recordkeeping' solution, Eric began to observe tangible improvements in operations and a notable increase in productivity. With the unified system now automatically pulling data from all inward sources, Eric's team benefited from a smoother, well-integrated workflow and

enhanced efficiency.

Moreover, the solution eliminated task dropouts and significantly reduced reconciliation efforts through its pre-facto tracking mechanism. It also enabled real-time visibility of tasks at every stage. The automation of tracking, analysis, and related activities resulted in a one-third

reduction in effort per transaction for users, and saved over 30 minutes daily for team leaders. As a result, Eric was able to release more than two staff members per process, while still achieving substantial improvements in end-user experience and overall productivity.

Key benefits

- Over 30 minutes saved daily
- One-third effort saved in tracking activities
- More than two headcounts reduced per process
- Improved overall TAT
- Dropout risks eliminated
- Unified data source for reconciliation
- Real-time tracking enabled

From a broader perspective, the solution enabled Eric to standardise workflows, eliminate redundant activities, and simplify his underwriters' access to real-time data for more informed decision-making. Impressed by the multifaceted outcomes, he commended Kanishk and his team for their consistent efforts and end-to-end ownership throughout the project. As Eric looked to scale these benefits further, Kanishk revealed that an additional 8–10 FTEs could be saved by implementing a similar solution across other operations. The two are now actively exploring the most effective transformation solutions for other processes within the company.

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

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