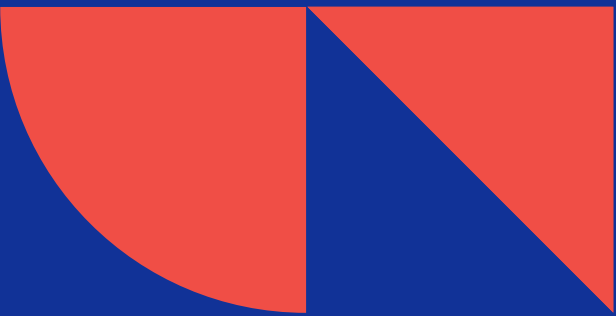




# **InsureArk Solution**

Voyaging Towards  
the Future of Insurance



With digitization and industry disruption, the new-age customer (policyholder) demands tailor-made insurance solutions with increased transparency and accountability.

Innovation in the insurance landscape has shifted the focus to new-age technologies, including microservices, connected ecosystems, low code/no code, and AI/ML to drive superior customer experience and speed-to-market. However, insurers looking to modernize their IT ecosystems are constrained by the high cost and complexity of:

- Adopting new digital platforms
- Transforming existing integrations with legacy systems to reduce latency
- Fast-tracking core capabilities to reduce time-to-value
- Unlocking the true potential of data to drive customer analytics for hyper-personalization
- Providing integrated user engagement

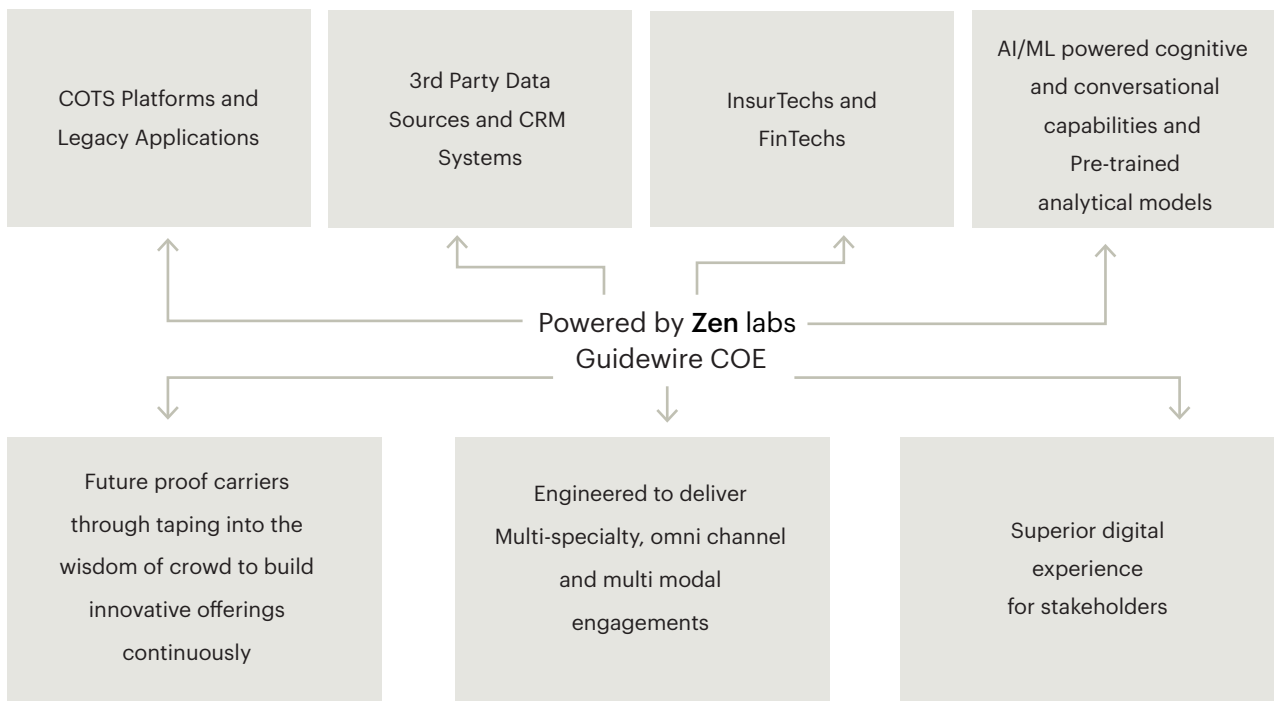
Zensar's InsureArk offers a flexible, headless, cloud-native IT platform that delivers solutions to address all these challenges, bundled as a single, cost-effective package.

# An Innovation Playground

InsureArk™ Design Thinking Led Continuous Innovation Ecosystem

## Highly Modular and Scalable Headless Architecture

### Prebuild Integrations



### #ThinkVelocity

<b>40%</b> Improvements in speed to market	<b>25%</b> Increase in NPS
<b>27%</b> Reduction in TCO	<b>60%</b> Reduction in transaction processing time

The InsureArk platform is preconnected to a myriad of other platforms, including:

- Packaged core insurance ecosystems built on COTS platforms including **Guidewire, Duck Creek, Socotra, etc.**
- Different InsurTech platforms and accelerators, including **Glia, FRISS, InvoiceCloud, Claimatic, etc.**
- Enterprise operation platforms like **ServiceNow**
- CRM and engagement platforms, including **Salesforce** and **Adobe**
- **Customized, home-grown, and legacy-based** core insurance platforms, which can easily be integrated with InsureArk



# Why choose InsureArk for Innovation?

InsureArk's connected ecosystem is powered by its microservices-based integration architecture built with **MuleSoft** APIs, which expose all business services in a standard and robust way. It provides the playground for rapid and continuous innovation through plug and play and streamlines data exchange among connected systems. InsureArk brings innumerable benefits for insurers:



Enables rapid and continuous innovation to promote better customer and agent experience, improve digital adoptions, speed up time-to-market, and optimize IT costs (both CapEx and OpEx)



Offers an integrated plug and play innovation environment in a SaaS model that can be scaled to production if required, providing flexibility and the ability to innovate at scale



Reduces complexity and risks in integrating complex ecosystems through its connected ecosystem and accelerates enterprise digital transformations



Provides a surround system that merges and standardizes data from disparate applications, helping to consolidate siloed organizations that often result from M&A (this enables an integrated and consistent user experience)



Provides world-class APIs powered by MuleSoft for quick and seamless integrations with any external platform, improving robustness and time-to-value



Promotes composable enterprise capabilities for insurance organizations to deliver faster business outcomes



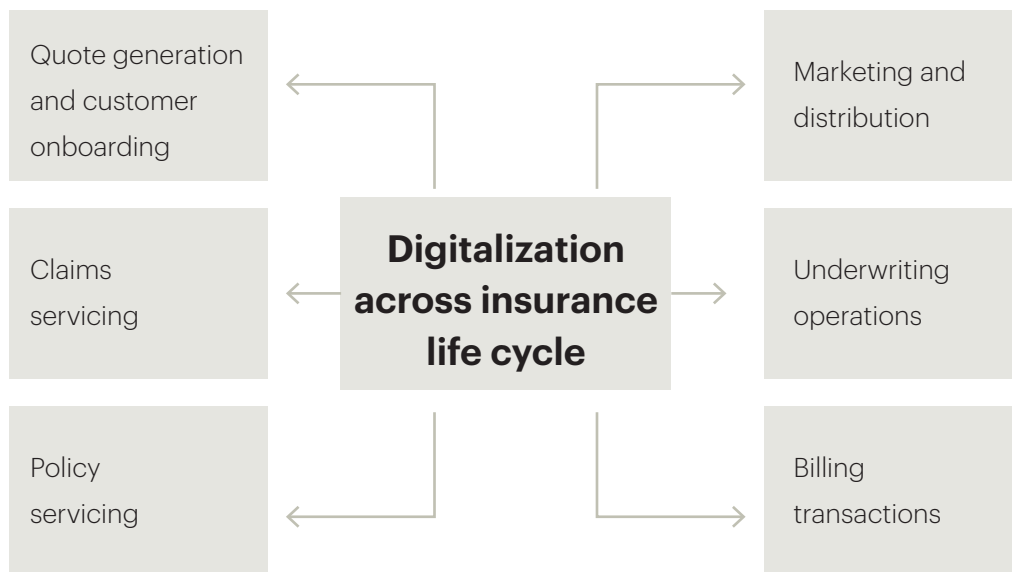
Provides capabilities for API marketplace and API monetization, enabling easier and more convenient access for customers



# Enhancing the human experience and staying at the cutting edge of insurtech trends

**Seventy seven percent of insurers agree that organizations need to reengineer experiences that bring technology and people together in a more human-centric manner.**

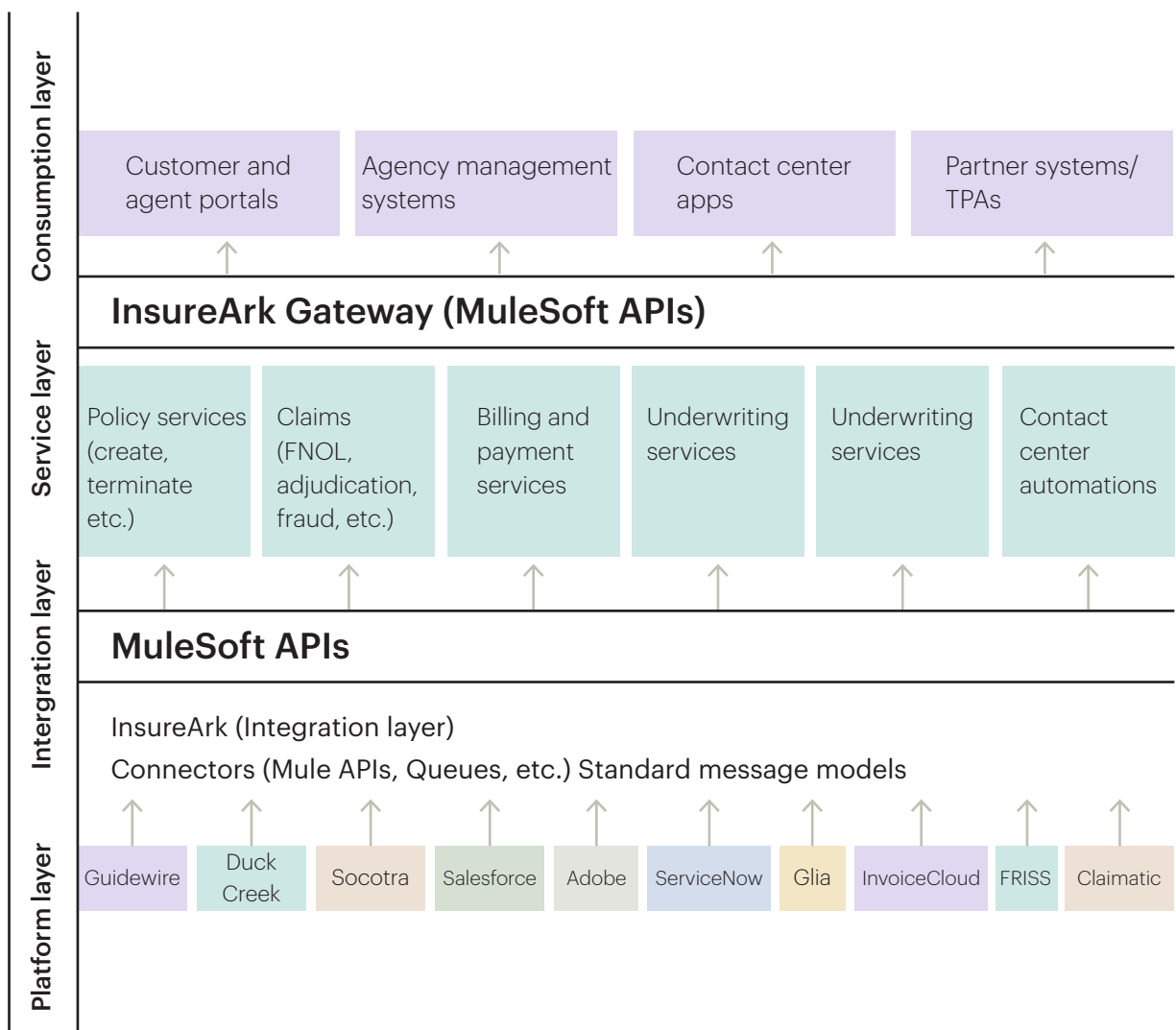
At Zensar, we scale technology to integrate insurance solutions into the customer journey. Wondering what that means for you? For customers, it means getting insured at the tap of a button. For carriers and their partners/agents, it's paving new ways to gain and retain customers. Explore the tremendous opportunity by embedding products and services into the customer's daily life — buy a policy, pay bills, initiate claims, to name a few.



# InsureArk is engineered for speeding up superior user/ customer experience

InsureArk’s “integrated ecosystem” provides back-end servicing for web and mobile applications. It is an one-stop shop that exposes high-quality business services sourced from different platforms that it is preconnected with across the insurance value chain, all out-of-the-box, helping brokers, agents, insurers, contact centers, back office, and other personas across the enterprise to drive productivity and stakeholder engagement.

It enables customers/policyholders to have direct access to their information and the ability to make transactions (self-service) via customer portals, promoting higher digital adoption, better customer engagement, and optimizing operational costs.



InsureArk forms the connecting bridge among disparate application services in a siloed ecosystem through extensive API-based integrations powered by MuleSoft. By doing so, it provides the mediation layer, a digital surround platform that encapsulates siloed systems, virtualizes the consolidation of data from those siloed systems, and delivers an integrated and consistent experience to internal users, agents, and customers.

The plug and play feature can disintegrate existing and integrate new services through configurations (no code). Configurators can play around with services driving both innovation and business needs.





## Engineered for greater customer-centricity

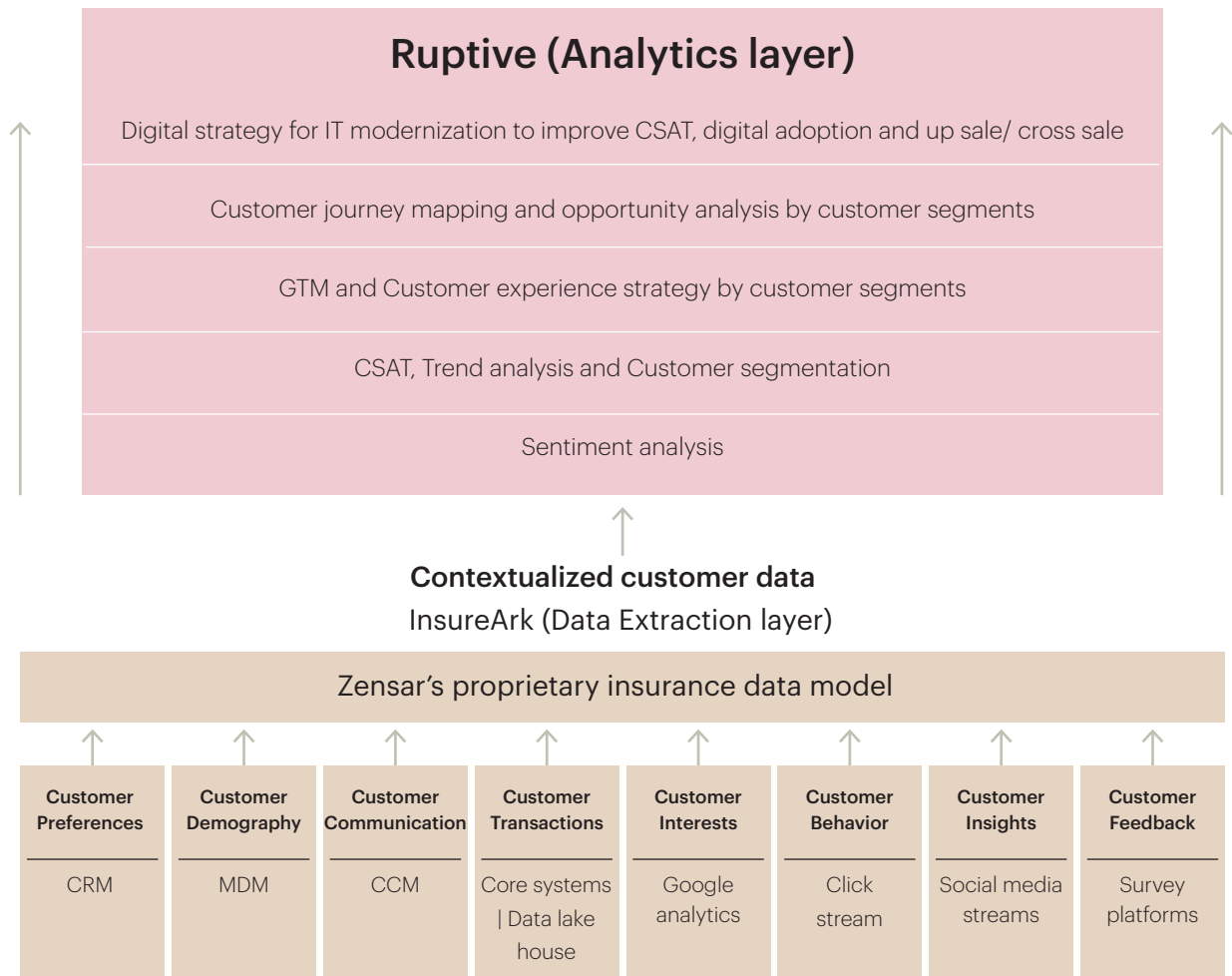
InsureArk helps extract customer information such as customer demographics, preferences, communication, transactions, interests, behavior, insights, and feedback from various customer data pools, including core insurance systems, enterprise systems, and external social media systems. This provides a contextualized 360-degree view of the customer to insurers, agents, and contact center representatives, helping improve customer-centricity.

---

## Engineered for hyper-personalization

InsureArk, in combination with our Ruptive platform - the world's first human experience innovation (HXI) platform - opens doors to cutting-edge customer analytics that all insurers crave. This experience ecosystem is designed to accelerate the creation of dynamic personas, hard-to-forget experiences, and a culture of innovation from the outside in.

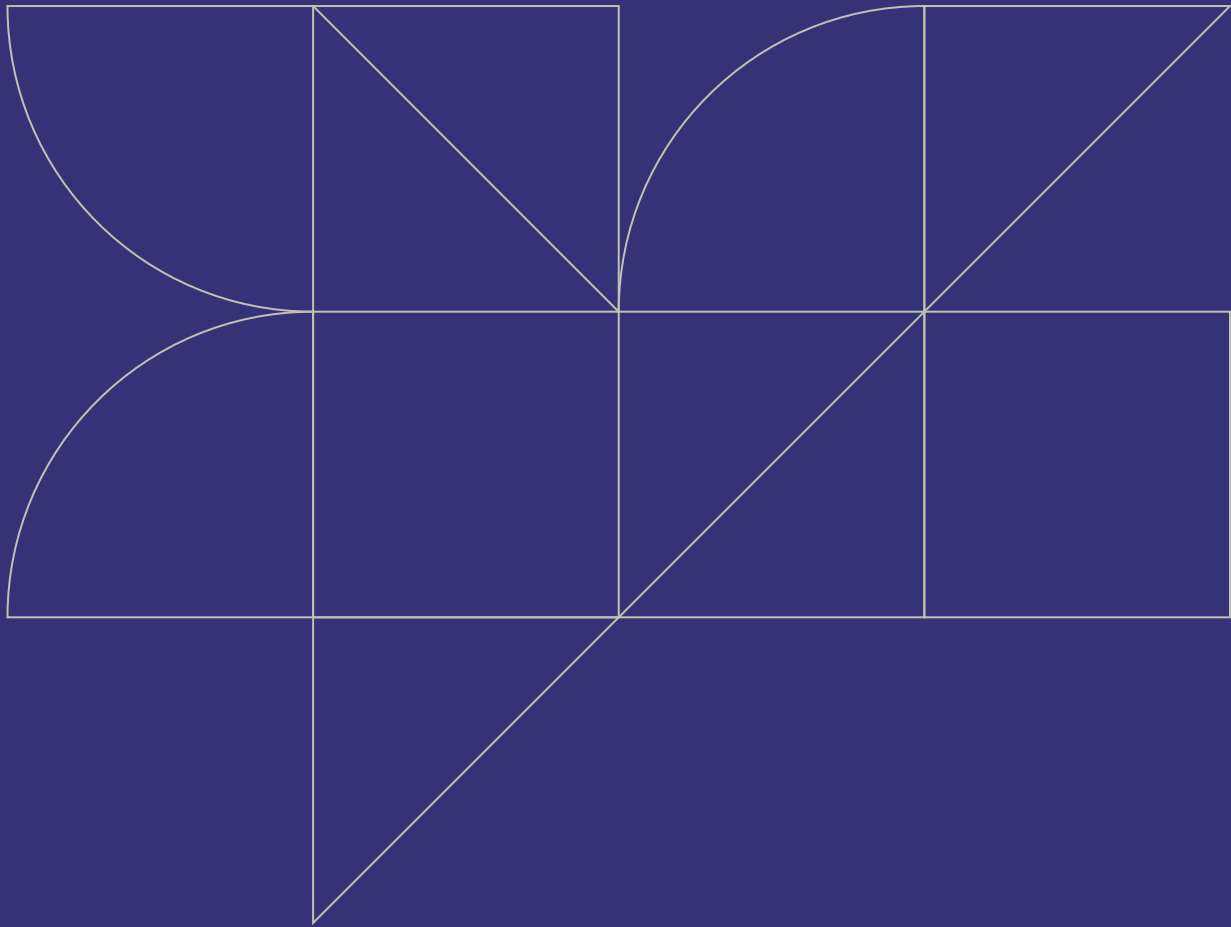




InsureArk provides Ruptive with a myriad of customer data from internal and external sources that Ruptive acts upon for customer segmentation across multiple dimensions. Customer segmentation helps insurers identify customer need gaps more specifically and lay down appropriate technology strategies by segments to offer tailor-made insurance solutions across the portfolio of services, including marketing, sales, and servicing. The InsureArk - Ruptive ecosystem helps establish a hyper-personalization strategy using cutting-edge analytics, human experience innovation, and design-led thinking.

Technology transformations based on hyper-personalization strategies can ensure a high CSAT score, high digital adoption rate, and effective cross-sale and up-sale capabilities that are desired business outcomes for all insurers.

And this approach works for other personas, including agents, third-party partners, and employees.



# zensar

An  RPG Company

We conceptualize, build, and manage digital products through experience design, data engineering, and advanced analytics for over 130 leading companies. Our solutions leverage industry-leading platforms to help our clients be competitive, agile, and disruptive while moving with velocity through change and opportunity.

With headquarters in Pune, India, our 10,000+ associates work across 33 locations, including San Jose, Seattle, Princeton, Cape Town, London, Singapore, and Mexico City.

For more information please contact: [velocity@zensar.com](mailto:velocity@zensar.com) | [www.zensar.com](http://www.zensar.com)