



Business challenge

To compete against 100 other insurance companies, Sompo Seguros sought to improve its customer service and cut costs.

Transformation

Sompo Seguros engaged IBM Business Partner Lumina Corporate Solutions to implement IBM Business Process Manager software. The business can automate its products lines' underwriting processes to meet service level agreements (SLAs) regulated by Brazilian government. It can also scale its use of application programming interfaces (APIs) to increase efficiency.

Business benefits

20%

cut in operating costs

because of the efficiency of process automation

57%

decrease in delivery times

for policies, from seven to three days

Up to 87%

increase in agility

in modifying business processes, needing only two weeks rather than 3 – 4 months

Sompo Seguros

Accelerating time to market with IBM Business Process Manager software

Based in São Paulo, Brazil, [Sompo Seguros](#) is part of the Sompo Holdings Group, one of the world's largest insurance groups that was founded more than 128 years ago in Japan. Sompo Holdings Group has more than 50,000 employees and more than 20 million customers. In Brazil, Sompo Seguros relies on 2,000 employees spread out within all regions of the country. Sompo Seguros was created from the merger of Maritima Seguros, founded in Santos in 1943, and Yasuda Seguros, which has operated in Brazil since 1959. Both companies combine local market knowledge and global experience.

"It used to take 3 – 4 months to change processes. Now we can change them in just two weeks."

—Guilherme Muniz, IT Executive Manager, Sompo Seguros

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Shining in a competitive space

The insurance marketplace in Brazil has grown at a rate of approximately 15 percent annually over the past 10 years. The country's population of more than 209 million citizens has been buying more insurance products in recent years. Over 100 insurance companies have emerged to serve this new market, so competition is fierce, but opportunities are plentiful. "The population of Brazil is buying more insurance than ever," says Guilherme Muniz, the

IT Executive Manager at Somo Seguros. "So we have to differentiate ourselves with the best service and cost."

Automating business processes

Working with IBM Business Partner Lumina Corporate Solutions, Somo Seguros implemented IBM Business Process Manager software. The organization uses the application to automate all of its products lines' underwriting processes to meet rigid service level agreements (SLAs) regulated by the Brazilian government.

The company created a team to focus on process improvement efforts. The group identifies bottlenecks and easily makes adjustments using the Business Process Manager application. Muniz expects that the team will make 20 – 30 changes per year. With the Business Process Manager solution, the group can create reusable process components, so current and future projects are faster and easier to complete. "The team is building a BPM [business process management] center of excellence, and the idea is to spread the BPM solution more broadly within the company and improve more and more processes," says Muniz.

The platform offers exceptional scalability. Somo Seguros insures more than 15 million cars, which means that its Business Process Manager application maintains an extremely high volume of transactions. And the amount is increasing. "The platform used to handle 10,000 processes per month, but within 12 months, it has increased to 100,000 processes per month," says Muniz. "And it has remained very stable."

Muniz also leads the company in its effort to make greater use of application programming interfaces (APIs). The business uses IBM Application Integration Suite software to create, promote, use, and track its connectivity and APIs. “We’re scaling the use of APIs in our organization,” says Muniz. “We are planning to structure more efficient APIs.”

Cutting costs, growing agility

It took Sampo Seguros just six months to automate its processes with Business Process Manager software. As soon as the company finished the project, it reduced operating costs by 20 percent and decreased policy delivery times by 57 percent, from seven to three days. Additionally, in terms of modifying its business processes, the organization increased agility by up to 87 percent. “It used to take 3 – 4 months to

change processes,” says Muniz. “Now we can change them in just two weeks.”

Although the business is currently using the on-premises version of Business Process Manager software, it’s evaluating the cloud-based version, which could help reduce infrastructure and maintenance costs. And it would allow the company to focus on its core competency of insurance rather than on maintaining

servers and databases. Further, Sampo Seguros plans to explore additional cloud-based solutions and start using the IBM® Bluemix® platform. “I think it’s an amazing opportunity to live in such a dynamic era,” says Muniz. “Every day we learn about new things. I’m very excited to participate, to have the opportunity to construct some good things to sell and to do good things for society.”

Solution components

- IBM Application Integration Suite
- IBM Business Process Manager
- Lumina Corporate Solutions

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Take the next step

To learn more about IBM Business Process Manager or IBM Application Integration Suite software, please contact your IBM marketing representative or IBM Business Partner, or visit the following websites:

ibm.com/software/products/business-process-manager-family,
ibm.com/software/products/application-integration-suite

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STC12352-USEN-00

