



USE CASE

Streamlining Group Benefits Distribution. **The Power of EIS.**





Many carriers use a patchwork of legacy systems, creating barriers for producers and implementation shipwrecks for employers. Working with EIS, we were able to build a customer-centric platform with a consistent, multi-channel experience.”

– James Ocampo, Executive Vice President and head of Wellfleet’s Workplace division

The Modern Legacy Limitation: Why These Systems Fall Short

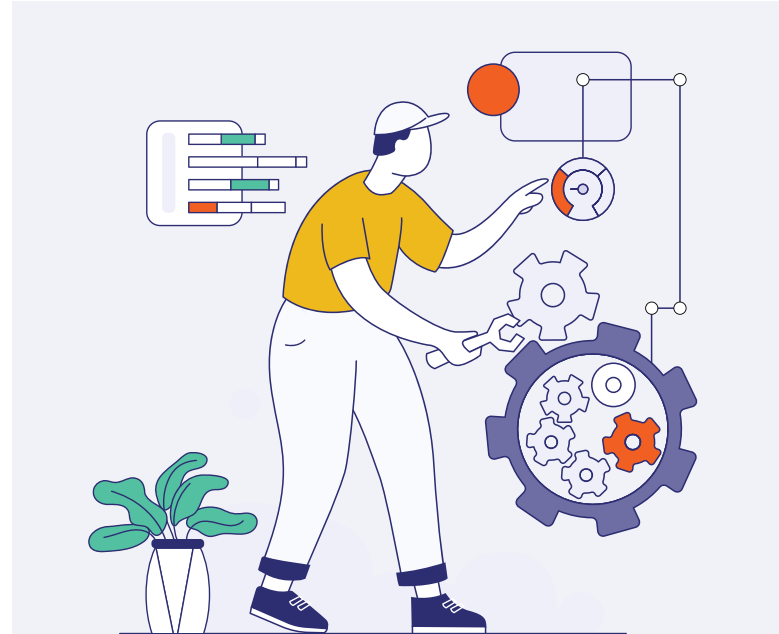
Everyone involved in group benefits — insurers, employers, and brokers — benefits from a seamless distribution process:

Carriers need to stand out by offering diverse benefits and a superior experience for brokers, employers, and employees (without relying on low pricing as a crutch). Meanwhile, brokers want to establish and maintain strong relationships with insurers and employers. A distribution process with painless onboarding, high enrollment, and an engaging, informative, and simplified user experience for policyholders does this.

But here's the catch: None of the above-mentioned parties can get the results they want with outdated “modern” legacy core systems.

Modern legacy technology can't easily connect to platforms that collect and process enrollment data, and they certainly can't do it in real time. This slows down policy issuance and may end up introducing old or inaccurate data to group billing. It could also lead to other potential problems: delayed broker commissions, failed claims payments, reconciliation headaches, employee frustration, and more.

The incompatibilities of modern legacy systems with benefits administration, enrollment, or HRIS platforms also make it harder to keep up with market demands, due to slow product innovation. If an insurer isn't flexible enough to support integrations into employer-preferred systems (current or future), employers will look elsewhere for benefits packages.



What is Modern Legacy?

Modern legacy refers to the software architecture that emerged after the client/server models of the 1990s, but before widespread cloud-native adoption in the 2020s. It's also called “three-tier architecture” or “multi-tier architecture,” and became prevalent in the late 1990s and early 2000s.

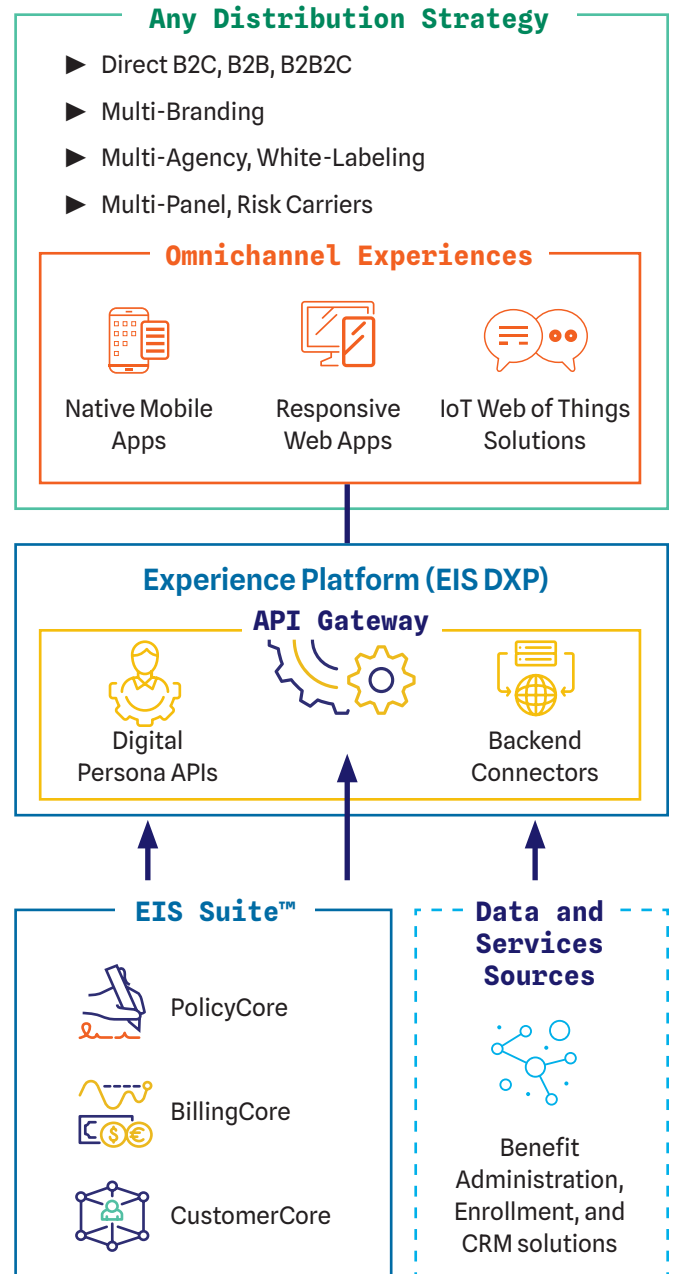
While this architecture provided more flexibility and scalability compared to the client/server model, it still relied on a centralized server infrastructure. The three-tier architecture paved the way for distributed computing, but wasn't as inherently open or flexible as cloud-native architectures that later evolved. This setup limits a group insurer's ability to connect to external systems and easily exchange data.

The Missing Piece: Digitally Native Coretech for Better Distribution Options

With EIS Suite™, insurance carriers empower themselves to manage the distribution of their group benefits products more effectively than ever before.

The EIS open API framework enables seamless integration with countless benefit administration, enrollment, and CRM solutions — as well as other EIS Suite products like PolicyCore® and BillingCore®. Simply put, any worries about incompatibilities with enrollment platforms and other tools essential to the distribution lifecycle are a thing of the past. Also, the Digital Experience Platform (EIS DXP®) allows for the creation of broker and customer portals to make data within EIS easily accessible to different persona types.

Additionally, CustomerCore™ supplies a unified view of an employee from disparate sources across benefits distribution timelines on a granular level. This enhances insurers' understanding of customer needs, which in turn helps them determine the most effective distribution strategies.



A Tale of Two Insurers ... Who Wanted Better Distribution



Wellfleet, a Berkshire Hathaway company, sought to enter the voluntary benefits market in 2020, they already had more than 25 years of experience in insurance. When Wellfleet began creating their benefits administration platform, they encountered a challenge that many insurers face during digital transformation: the sheer number of different, disconnected systems used by brokers and employers. These systems all had different file formats, functionalities, and compatibility levels with their core platform — and that all needed to somehow be integrated to perform optimally.

Fortunately, outdated core systems didn't hold back Wellfleet's voluntary benefits business line. Instead, with EIS, they constructed a new benefits administration system from the ground up, to handle coverage distribution across all relevant channels and integrate with customers' and brokers' HR technology tools.

Another major North American life insurer with 100-plus years of history in the industry had a similar situation when entering the voluntary benefits market: They wanted a digitally native platform with versatile distribution capabilities but didn't have the technology to construct those systems internally. They also needed to rapidly deploy new benefits products to meet the market's shifting demands.



It Was the Best of Times: How Both Insurers Got Their Way with EIS

Ultimately, both insurers partnered with EIS, leading them to develop group benefits platforms that not only met but exceeded market expectations. With these platforms, they can now offer and efficiently distribute, implement, and manage competitive group coverage options. The following key elements of EIS technology contributed to their successes:



Open APIs enable seamless data integration between carrier systems and any HR applications that brokers or employers use. This interoperability lays the foundation for a digital, interconnected benefits ecosystem, simplifying distribution processes and enhancing flexibility for all parties involved.



Using PolicyCore, insurers can quickly create, deploy, and manage highly customized workplace benefits policies to meet customers' varying demands. (The differentiation these systems enable and the ability to quickly adapt to diverse customer needs are absolute must-haves in such a competitive market.)



With EIS Enrollment Intake Management, voluntary coverage enrollment data is ingested, processed, and authorized quickly and efficiently — no matter the file format — directly improving time to market and customer satisfaction.



BillingCore is also capable of accommodating various preferences and scenarios. From traditional group billing to individual premium accounting, its flexibility provides smooth management of premiums, broker commission, and claims payouts, aligning with any carrier's operational strategy.



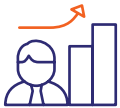
Open Up New Distribution Possibilities

What else can a better distribution ecosystem do for you?



Embracing New Channels

While brokers still play a critical role in placing business between insurers and employers, carriers still need to better distribute and sell more voluntary benefits products directly to employees. Using EIS as the foundation for modern, digitally native systems, means carriers can diversify their distribution channels. This approach allows for the inclusion of independent financial advisors, producer groups, financial institutions, and direct-to-consumer strategies, broadening the reach and accessibility of insurers' benefits offerings.



Improving Enrollment and Retention

Wellfleet has enhanced its ability to create customized materials that educate target organizations (and their employees) on the features and value propositions of their group and voluntary coverage offerings: accident, critical illness, hospital indemnity, and short-term disability. This strategic use of information not only facilitates brokers in advising their corporate clients but also empowers employees by giving them a clear understanding of their benefits, significantly improving enrollment rates and retention.



Preparing for Future Development

As new technologies emerge to help insurers improve distribution, carriers naturally want to adopt them as soon as possible. Our architecture — through its combination of open APIs, microservices, cloud-based scalability, and highly customizable user experience design — makes this simple: The major North American insurer mentioned above can now easily incorporate the latest tech innovations into its benefits admin platform built on EIS Suite, and simultaneously upscale its product offerings to keep pace with the market, making it effectively future-proof.

Ready to Embrace Digitally Native Distribution?

Ambitious insurers who want to strengthen and expand their distribution capabilities can accomplish a lot with EIS as their future-ready coretech partner. (As proven above.) If you'd like to talk through more precise, practical details of how our technology could improve your distribution ecosystem, get in touch with your EIS account executive, or connect with one of our experts today.

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