



## THE CHALLENGE

### *Trim IT management costs, slash development cycles and boost application performance*

Aflac Japan insures 25% of all households in the country. The insurance provider delivers a variety of products, including those that afford its customers an additional blanket of security when facing cancer, the loss of a loved one, and medical conditions. Founded in 1974, Aflac Japan ranks first among all of Japan's life insurers with its unmatched number of active policies, and is the fifth most profitable foreign company in the country. The subsidiary of Columbus, Georgia-based Aflac, Inc. sells its policies through 8,000 agents based in offices throughout Japan.

For many years, Aflac Japan maintained and supported separate insurance premium calculator applications for its various sales and customer service channels, for phone, web, or field agents. While some of the applications were accessed over the Internet, others were independently deployed and maintained at individual agencies, and any updates to the stove-piped systems had to occur independently. Also, with user interfaces varying from system to system, productivity suffered while users learned the nuances of each system.

Managing these disparate applications grew increasingly burdensome. Not only did running the systems get costly, but doing so prolonged maintenance and quality problems.

Aflac Japan sought an application modernization solution that would boost agent productivity and reduce IT support costs. The enterprise needed a modernization platform that would enable them to unify the various agent premium calculators into a single web-based application that could be deployed to the multiple platforms in use internally and within their agencies. The new system also had to consistently manage program resources and provide a unified user interface for both online and offline browser-based systems.



## THE SOLUTION

### *Application modernization software from Nexaweb*

With advisory and consulting services provided by JRI Solutions, Ltd., Aflac Japan began evaluating potential development options to build a modern Insurance Premium Calculation System (IPCS). After carefully considering alternatives, the company chose Nexaweb because of its support for open development and deployment standards, turn-key modernization software components and continuous innovation, enabling them to keep the modernized applications current with new enterprise web software trends.

Nexaweb's application modernization software and methodology provided the development and deployment platform Aflac Japan required to transform its legacy enterprise systems into dynamic and integrated business applications that could be delivered over the web to thousands of agents working in hundreds of offices and on multiple browser and desktop platforms.

*"Aflac Japan considers systems that help agencies increase insurance product sales a vital part of our strategy."*

*Nobuyuki Takahashi  
Aflac Information Systems  
Development*

# CASE STUDY



## FAST FACTS

**Company:**  
Subsidiary of \$16.5 billion US-based insurance provider Aflac, Inc.

**Size:**

- 8,000 agents based in offices throughout Japan
- Most active policies in Japan
- 5<sup>th</sup>-most profitable foreign company in Japan

**Results:**

- The new premium system, built in nine months, has streamlined quotations through all of Aflac Japan's workflows – Internet, intranets and dedicated mobile terminals.
- The Nexaweb-modernized system runs effectively, with the same look and feel for agents, whether online or offline
- A streamlined interface significantly reduces the total number of screens that agents need to learn and use



## THE RESULTS

### *Increased productivity, streamline sales processes, agent productivity*

Taking just nine months to consolidate and modernize their IPCS application, Aflac Japan achieved its objectives. The Nexaweb-modernized application helped streamline IT management and provides application response times that often exceed those of the previous client-server editions. The IPCS streamlines quotations through all of Aflac's workflows, whether Internet, intranets, or dedicated mobile terminals. The agent user interface has been streamlined dramatically, significantly reducing the total number of screens that agents must use to manage information. And the system runs just as effectively, with the same look and feel for agents, whether online or offline.

The IPCS is capable of such high levels of performance and availability because Nexaweb eliminates the troublesome "network effect" often encountered when accessing applications over the Web. The new IPCS is fully integrated, and gives users access to everything they need to manage policies, with quotation data entry,

premium calculators, and results provided for all of Aflac's insurance products. The application even supports extremely meticulous input methods, including data entry aid, input check, IME control, and unique operations from the keyboard, all in a standard web browser. Also, the consistent user interface eliminates the need for users to learn the nuances of multiple applications.

The new system fully leverages Aflac's program resources, which increasingly require high levels of security and availability and provides simplified, centralized management and tight integration with Aflac's back-office systems. For instance, premium rate tables and corporate customer design forms are linked directly to Aflac's proprietary premium inquiry application, which ensures smooth system migration. And because there is no need for users to install any client-side applications, application and security management are greatly enhanced. Now, when updates or upgrades occur, Aflac's entire system—every user in every location—is automatically and simultaneously updated.

Going forward, Aflac Japan will continue to leverage the Nexaweb modernization platform as the standard solution for new innovative systems and dynamic applications that will further drive sales.

*"The Nexaweb Enterprise Web Suite, based on Eclipse, ensures efficient modernization of complex legacy applications. We highly value Nexaweb, not just for its development capabilities, but also for its open integration with our favorite Eclipse-compatible plug-ins."*

*Masaru Saito  
JRI Solutions*