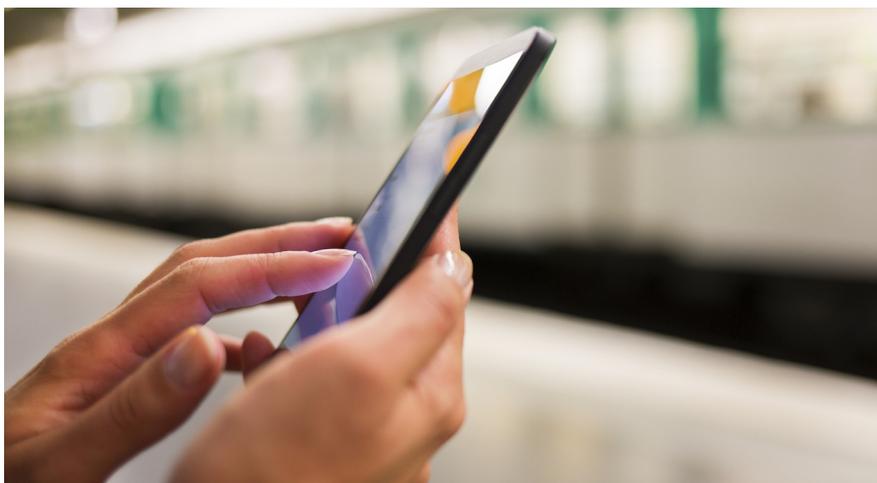


High performance. Delivered.

## The mobile future of Life & Annuity applications: Designing for "mobility first"

What's the state of mobility in the Life & Annuity industry? Two things should be said. First, few carriers need to be convinced that mobility is critically important. It's a potential source of innovation and competitive advantage—and, frankly, it's essential for serving the next generation of customers who live on their smartphones and tablets. Your average customers today may not be the type to use a mobile phone or tablet to buy insurance or manage their accounts but, in a few years, they certainly will. Secondly, however, many carriers have failed to realize an adequate return on investment from their initial forays into mobility, causing both delay and doubt when it comes to bringing this technology to their customer-facing applications.

Initial failures have sometimes been due to the underlying platform being antiquated and not technically capable, or because carriers have tended to treat mobility as a separate application. The result for some firms has been considerable added costs in the applications environment due to having to develop and maintain two separate applications. Mobile solutions have to leverage previous and future investments in the core platform in areas such as application security, configuration and function to avoid



repetition across systems for every change. When compounded with today's frequency of physical and functional changes in devices, the result is a costly challenge for businesses to stay on top.

### A "mobility first" approach

Today's approach has to be "mobility first." That is, applications need to be designed from the very beginning to be mobile ready. Such a strategy has implications both for the front end and back end of the application:

- The front end needs to be very thin and layered—in fact, almost a throwaway in terms of its longevity, because the shelf life of any front end is measured only in terms of a few

years. As both the devices and the distribution channels extend, the front end needs to be able to adapt quickly.

- The back end needs to be flexible to deal with the constant change but remain decoupled. The only changes to the core that should affect these distribution channels are function and product enhancements.

Today's generation of policy administration systems need to provide extremely flexible integration. The platform should have a portal that is designed for mobility first—meaning that the design supports the required function while conforming to the available real estate of the tablet or

smartphone screen. The interface needs to be “mobile aware” so that it can be viewed properly on a mobile device but have the capability to switch to a monitor and encapsulate the increased real estate for additional functionality.

With the many devices on the market today in the handheld arena, being browser agnostic is a must; coding for specific devices creates a large, continuous overhead. If the application can work with any browser, it will also work on most tablets and phones available today. This then brings up the offline/online availability debate. In our technological age, and with the ever-growing network size and speed across the globe, is the business case justified for the few exceptions where offline function is required?

The outcome of a mobility first strategy is lower costs as well as greater business agility. Developers do not need to write screens for mobility as well as the back office, nor maintain two sets of applications—which adds costs and time. The business as a whole benefits from an application design and architecture that is more flexible and adaptable to change.

## Realizing a stronger Return on Investment

Achieving high performance from your applications investments means thinking—and succeeding—in the long term. That means being flexible, and it means anticipating the needs of consumers who are increasingly expecting to have their needs met through their mobile devices. The future is uncertain at best; to mitigate the challenges ahead, a platform needs to be able to handle new distribution channels with minimal investment.

Carriers need to be cost effective, not only in the initial mobile implementation but in ongoing development and maintenance. Ultimately, thinking mobile first means: let's be smart about our mobile strategy. Let's not build multiple things; instead, let's build once and extend it out to meet our customers' needs and the needs of our business as well.

## About Author

Kym Gully is the Technology Lead for Accenture Software for Life and Annuity. He provides the technology direction for the Accenture Life Insurance Platform and also drives our Digital Innovations business. Kym's background is based on 20 years' experience within the financial industry encapsulating all areas of the software development lifecycle.

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