



Liberty saves millions of dollars using API-led connectivity

CUSTOMER STORY





Challenge

Undergoing digital transformation to meet customer demand

Liberty Holdings is a South Africa-based financial services and insurance group with a commitment to customer service. The company faced a challenge, however, because claims, customer, and underwriting data information was stored in multiple monolithic back-end systems. The result was a suboptimal insurance claims process that required claims processors to manually extract data from seven different systems and enter it into a spreadsheet. Then they had to log into several other systems in order to process a claim. The operation was slow, subject to human error, and ultimately did not provide the level of support that Liberty's customers expect. Liberty needed to **digitally transform** its operations, modernizing legacy systems to streamline the claims process and provide a better customer experience.

Objectives

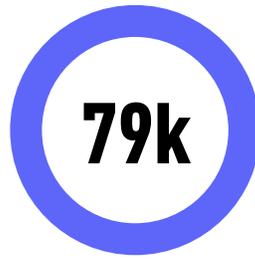
Digitizing processes to improve the customer experience

Liberty's digital transformation required delivering on the the following initiatives:

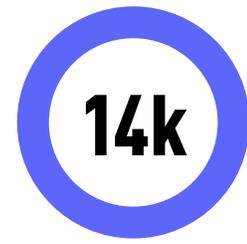
- Providing users with a complete view of customer data.
- Streamlining and accelerating the claims process.
- Automating claims payments and policy master updates.
- Establishing an omnichannel claims process across multiple channels.



million in savings



hours saved



claims processing hours saved

Solution

Unlocking data across the enterprise with APIs

Using an API-led approach, Liberty's developers were able to unlock data from back-end systems to build a digital platform with a single comprehensive view of customers. This solution includes a digital claims portal, allowing Liberty staff to quickly access critical customer and underwriting information, ultimately enabling Liberty to process claims much faster.

"MuleSoft's API-led approach enables us to automate core processes such as paying claims and updating policy masters," said Tim Rossouw, Center for Enablement Lead, Liberty. "By digitizing data and automating processes with MuleSoft, we also eliminated the need for manual data extraction and minimized human error."

In addition, MuleSoft allowed Liberty to expand its claims service beyond traditional call centers to new digital channels, reaching customers on the web and via mobile devices. Liberty even used MuleSoft to build a state manager API, which enables Liberty's customer service team to finalize in-progress claims through other channels. This means if a customer starts a claim online, and then needs assistance, a claims assistant can jump in and help without having to restart the whole process.

Results

Automating processes to save thousands of hours in manual work

By automating the claims process, and eliminating manual data entry and extraction, Liberty reduced claim processing time by up to 20 minutes per claim.



**“Since adopting MuleSoft,
we have saved \$3.2 million
through a reduction
in development and
maintenance costs”**

TIM ROSSOUW, CENTER FOR
ENABLEMENT LEAD, LIBERTY



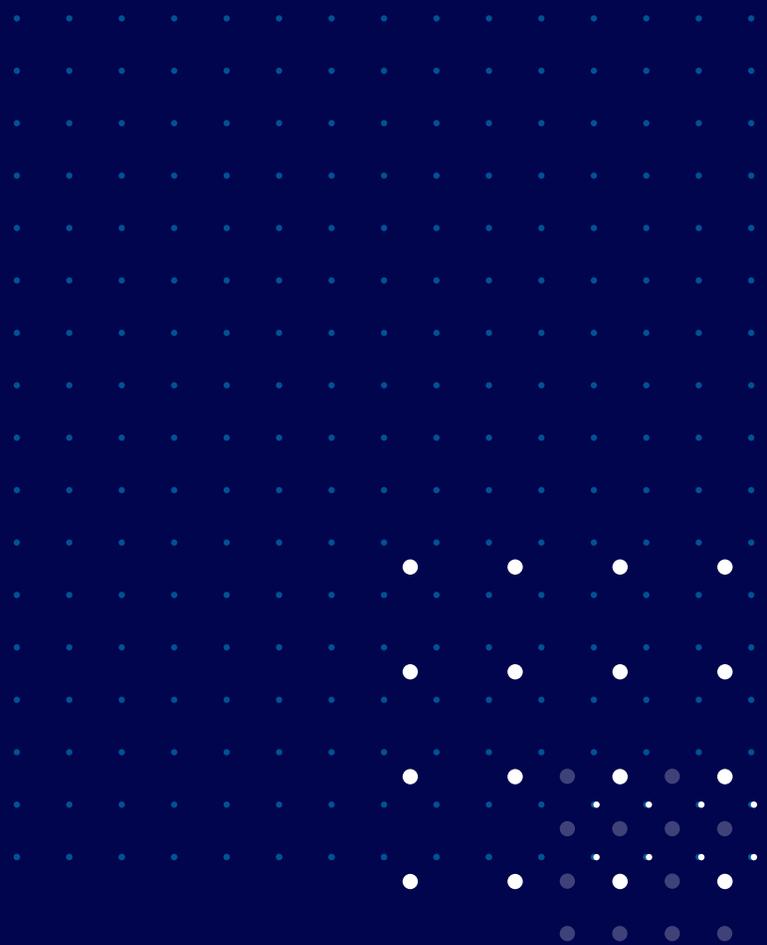
“Our new claims processing platform, supported by MuleSoft [API-led connectivity](#), has saved Liberty 14,000 hours in claims processing time so far,” said Rossouw.

Moreover, an impressive API reuse rate of 40% has increased the software delivery speed of Liberty’s development team. For example, during the COVID-19 pandemic, Liberty was able to roll out services to customers via WhatsApp within weeks, instead of months, by reusing existing architecture and focusing resources on front-end development. Following this success, Liberty’s DevOps team is now dedicated to reusing APIs to innovate more new business solutions.

“Since adopting MuleSoft, we have saved \$3.2 million through a reduction in development and maintenance costs,” added Rossouw.

Just as valuable as the dollar savings, Liberty has made a positive impact on the customer experience. Ultimately, MuleSoft integration allows the company to create a truly omni-channel customer service system, providing customers with easy, personalized digital access to services via web and mobile.





ABOUT MULESOFT, A SALESFORCE COMPANY

MuleSoft, provider of the world's #1 integration and API platform, makes it easy to connect data from any system – no matter where it resides – to create connected experiences, faster. Thousands of organizations across industries rely on MuleSoft to realize speed, agility and innovation at scale. For more information, visit www.mulesoft.com.

MULESOFT IS A TRADEMARK OF MULESOFT, LLC., A SALESFORCE COMPANY.