

ZAPTHINK ZAPNOTE™

PRIMA SOLUTIONS FOUNDATION FOR SERVICE-ORIENTED INSURANCE APPLICATIONS

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Abstract

Among the greatest challenges facing Service-Oriented Architecture implementations is the fact that there are so many elements of a successful enterprise SOA implementation—integration infrastructure, business process, metadata management, Service orchestration, user interface, and most importantly, business semantics. Many vendors target a handful of these essential capabilities, but very few offer products that cover them all. Business semantics, in particular, is the most challenging, because every industry has its own unique semantics.

Prima Solutions has developed a composite application platform that addresses all of these areas, including the business semantics of the insurance industry. Their insurance reference model, combined with a complete integration, business process, portal, and metadata registry product, offers insurance companies a complete foundation for Service-Oriented insurance applications.

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Composite Applications for the Insurance Industry

Founded in 1999, Prima Solutions provides a standards-based software foundation to design, develop, deploy, and manage composite applications for the insurance industry based upon Service Oriented Architecture (SOA). Prima's core product is the *Prima Platform*, which provides this breadth of capability based upon two key components: an extensive insurance reference model and a Service repository.

Prima Solutions operates globally from offices in Paris, Chicago, London, Munich, Milan and Tokyo. They have several customers in the insurance industry, including CNP Assurances and Swiss Life, who have implemented general, health, life and pension insurance products for core distribution, underwriting, policy administration and claims processing using the Prima Platform.

The Prima Platform specifically addresses the technological and business challenges that insurance organizations will face while implementing composite applications that leverage SOA principles. These composite applications, which Prima calls *Service Oriented Insurance Applications*, orchestrate and deliver end-to-end business processes across multiple users and channels while leveraging existing legacy systems. Such applications enable insurance organizations to convert existing IT assets into business Services and orchestrate these Services into business processes.

By taking the Service-Oriented approach, Prima's customers are able to change their business processes, business rules and other policies without affecting their underlying systems. Prima therefore enables their customers to achieve reusability of existing assets and greater agility for both IT and business users. Insurance companies must equip themselves with business process management and business Service orchestration, as well as integration capabilities and a rules engine, all integrated within a single framework. In addition, they require a unified company-level semantic framework to maintain data consistency across their architecture. To support these capabilities, such companies also require a Service repository for reusability and maintainability of their IT assets. Prima Platform provides all of these capabilities.

Prima Platform for Service-Oriented Insurance Applications

Today's insurance industry is suffering from substantial financial pressures. Competition is stronger than ever, and returns from financial markets have diminished. Such changes in the marketplace have impacted product distribution, sales channels, product offerings, new competition, and claims process management. Insurance companies must be able to adapt to these changing customer, market, and competitive conditions. They must implement decision-based process management to navigate a maze of changing regulations, and to react to changes and disruptions in the business.

Prima Solutions addresses the changing needs of the insurance industry with the Prima Platform. Prima Platform provides a unified, extensible platform for building, extending,

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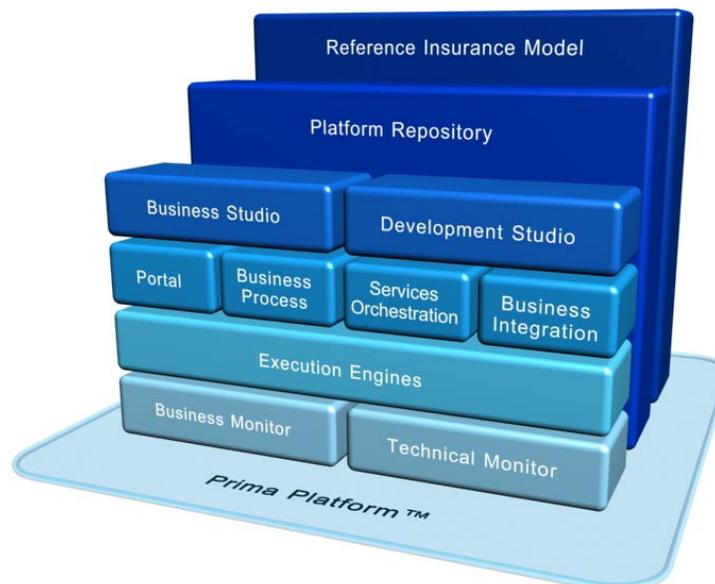


integrating and managing composite applications while reusing capabilities from existing legacy systems. Prima has based Prima Platform on a unified architecture and open standards in a way that abstracts the notion of a business process. The product supports rules-based business process automation, real-time integration with legacy systems and deployment via a portal infrastructure.

As shown in the figure below, Prima Platform includes the following:

- A Service-Oriented distributed infrastructure
- Business process management functionality
- Service orchestration capability
- Business activity monitoring
- Transactional back-end integration capabilities based on a business Service repository and a unified insurance reference model.

The Prima Platform Conceptual Architecture



Source: Prima Solutions

At the core of the Prima Platform is an extensible Insurance reference model expressed in Java and UML, which serves to unify the semantics for all processes, Services and rules that run on the Prima Platform. This model includes sales, administration and claims processes both for life insurance and other insurance products. It also facilitates integration with legacy systems. The reference model is both cross-product (life, non-life, and health) as well as cross-business process (new business, contract lifecycle management, and claims). The model focuses on facilitating semantic integration between internal systems and complements industry messaging semantic models such as ACORD XML.

The Prima Platform also contains an integration and business process management infrastructure which provides systems integration, Service orchestration, business process management capabilities as well as a pre-integrated portal framework. The business process management infrastructure enables users to manipulate insurance product catalog and insurance organization network data to support customized insurance processes and applications.

A set of studios provide user interfaces that enable customers to configure the components of the application. Prima offers two different studios: the *Development Studio* focuses on the technical aspects of the developed applications, and the *Business Studio* focuses on the functional, insurance view. The studios together address the business integration layer, the Service orchestration layer, the business process layer, and the portal layer.

To bring all elements of the Prima Platform together, it also contains a comprehensive repository structure that maintains metadata for the collection of business objects, Services, processes, rules, products, and documentation that companies require for enterprisewide SOA. The repository enables users to manage and maintain business processes in a flexible, declarative manner, providing the agility benefit of composite applications built on SOA.

The benefits of the Prima Platform include:

- The unified, extensible insurance reference model prevents insurance companies from having to spend time and money trying to build their own unified model for a successful SOA deployment
- The technology framework that contains business process, integration, and business monitoring enables customers to develop and deploy processes, instead of having to integrate multiple point-based technologies from different third party vendors
- A scalable runtime environment that supports distributed SOA implementations and the incremental transformation of IT to SOA
- The business Service/process repository promotes reusability and maintainability, as well as the basic agility of the implementation
- The team-oriented business and development studios ensure version control, environment management, and knowledge sharing among teams. and support an unlimited number of users
- An insurance product and distribution network workbench
- Prima Platform is compliant with major standards, including J2EE 1.4, XML, XMI, UML, JSP, and Struts, and Prima is a member of the ACORD insurance industry group
- Prima also offers a methodology that provides repeatable patterns of activities and interactions for implementations on the Prima Platform.

Furthermore, Prima Platform is modular, so that Prima customers can leverage their existing investments in integration or portal technology with the Prima platform.

The ZapThink Take

One of the greatest challenges to any SOA implementation is the fact that the new architecture doesn't solve any of the semantic issues surrounding Service use or composition. Services and processes can now interoperate, but that doesn't mean they can understand each other. Prima Solutions has addressed the semantic issue facing composite applications by providing an industry-specific reference model that lays the groundwork for the business concepts and relationships within the insurance industry.

By combining this comprehensive reference model with an integration infrastructure, business process management tooling, studio applications, and a runtime metadata registry, Prima provides everything an insurance company would need to build, run, and manage an enterprise SOA. Prima's customers are therefore able to achieve greater business agility by leveraging Prima Platform and SOA.

Prima Solutions Products

Prima Platform V4

Overview:

The Prima Platform is a Service-Oriented composite application platform designed for insurance companies. It enables any insurance-related organization to build Service-Oriented applications that leverage legacy systems and provide flexible business processes. Prima Platform differentiates itself from horizontal technology-driven general-purpose SOA platforms available in the market through its focus on insurance. At the core of the platform is an insurance reference model that allows business users to configure their own organization and insurance product structure.

Business Benefits:

- Provides business users with a consistent, unified view of customer data across multiple legacy systems in real-time.
- Facilitates the sharing of data and tasks by stakeholders.
- Supports multi-distribution strategies.
- Frees up time for underwriters to shift their focus on commercial duties, and allows claims handlers to manage claims more rapidly and cost-effectively.
- Improves access to information by multiple stakeholders with real-time insights into key performance data.
- Increases customers' agility by allowing quicker product launches and more dynamic adjustments to existing processes.
- Bridges the gap between business and IT by expressing business requirements as reusable Services or processes.
- Provides a full audit trail of transactions for compliance purposes.

Value Proposition:

- Brings greater discipline and consistency to account handling and claims acceptance.
- Enables underwriters to focus on the marketplace.
- Improves information access to provide sales channels, underwriters and management with real-time insight into business performance.
- Brings better project ROI through the optimal reuse of existing IT assets.

Profile: Prima Solutions	May 2005
Funding:	Privately-owned, financed by its founders, private individuals, and financial institutions.
CEO:	Stéphane Guinet
Employees:	70
Products:	Prima Platform V4
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Related Research

- *NetManage* ZapNote (ZTZN-1174)
- *Webify Solutions* ZapNote (ZTZN-1172)
- *Seagull Software* ZapNote (ZTZN-0160)
- *SeeBeyond* ZapNote (ZTZN-0279)



About ZapThink, LLC

ZapThink is an IT advisory and analysis firm that provides trusted advice and critical insight into the architectural and organizational changes brought about by the movement to XML, Web Services, and Service Orientation. We provide our three target audiences of IT vendors, service providers and end-users a clear roadmap for standards-based, loosely coupled distributed computing – a vision of IT meeting the needs of the agile business.

ZapThink helps its customers in three ways: by helping companies understand IT products and services in the context of Service-Oriented Architecture (SOA) and the vision of Service Orientation, by providing guidance into emerging best practices for Web Services and SOA adoption, and by bringing together all our audiences into a network that provides business value and expertise to each member of the network.

ZapThink provides market intelligence to IT vendors and professional services firms that offer XML and Web Services-based products and services in order to help them understand their competitive landscape, plan their product roadmaps, and communicate their value proposition to their customers within the context of Service Orientation.

ZapThink provides guidance and expertise to professional services firms to help them grow and innovate their services as well as promote their capabilities to end-users and vendors looking to grow their businesses.

ZapThink also provides implementation intelligence to IT users who are seeking guidance and clarity into the best practices for planning and implementing SOA, including how to assemble the available products and services into a coherent plan.

ZapThink's senior analysts are widely regarded as the "go to analysts" for XML, Web Services, and SOA by vendors, end-users, and the press. Respected for their candid, insightful opinions, they are in great demand as speakers, and have presented at conferences and industry events around the world. They are among the most quoted industry analysts in the IT industry.

ZapThink was founded in October 2000 and is headquartered in Waltham, Massachusetts. Its customers include Global 1000 firms and government organizations, as well as many emerging businesses. Its analysts have worked at such firms as IDC, marchFIRST, and ChannelWave, and have sat on the working group committees for standards bodies such as RosettaNet, UDDI, and ebXML.

Call, email, or visit the ZapThink Web site to learn more about how ZapThink can help you to better understand how SOA will impact your business or organization.

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