Bupa Hong Kong Combines Three Proven Technologies to Deliver Flexibility and Power

Bupa is a global healthcare company providing medical insurance to more than 32 million customers in 190 countries. The organization is comprised of various market units determined by geography or product and service type. Bupa often packages its products and service lines with complementary offerings from other companies to better serve its customer base.

THE CHALLENGE

Bupa Hong Kong identified an opportunity to sell its insurance through a partnership with the Hang Seng Bank. This new channel was expected to more than triple the company’s customer base in Hong Kong.

“From an IT perspective, we needed a flexible platform from which we could launch, test and execute new products via new channels,” explained Tanju Arslan, Business Transformation and IT Director at Bupa (Asia) Limited. “While we hope to eventually replace our legacy system, in order to innovate now we needed an architecture that could pull data from the legacy system but give us configurability for managing multiple products in multiple markets worldwide.”

SOLUTION

InRule® designed a reference architecture solution combining three proven technologies: InRule, Microsoft Azure® and Dynamics® CRM. This architecture gave Bupa a fully comprehensive and agile CRM platform, built-in and effective cloud connectivity and a powerful business rules management system (BRMS).

Using the InRule BRMS, Bupa Hong Kong was able to call data from its legacy system but allow business users to create rules at three key junctures in the business process, each related to creating customized quotes for

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individual applicants. The system addresses all variables associated with eligibility, limits, pricing and discounts.

![Business Process Diagram](image-url)

*Figure 2: Bupa Hong Kong business process*

**RESULTS**

The new system went live in less than six months and dramatically accelerated the time in which new customers were set up with the bank's credit card business and healthcare insurance.

Combining these three technologies, cloud, BRMS and CRM, produced a multiplier effect, which improved organizational efficiencies, enhanced the customer experience, reduced time-to-market and delivered ongoing cost savings.

“InRule created a solution for Bupa Hong Kong that allows business users to change pricing and underwriting rules without code,” said InRule Co-Founder and CEO Rik Chomko. “When combined with CRM and Azure, Bupa personnel don’t have to use complex spreadsheets or hard-code to stand up a new pricing and quoting process – the flexibility to configure all aspects of the process is built-in with the combination of these three applications.”

**LESSONS LEARNED**

Among the many lessons learned throughout the duration of this project, Bupa learned that it does not need to be limited by their legacy systems. Thanks to the ease of integration of InRule, Bupa was able to stack three proven technologies to create an architecture that allowed the company to be more agile and customer-focused.

89% of InRule customers would recommend InRule to a colleague. Bupa Hong Kong is one of hundreds of successful InRule User Community Members. Learn more about how InRule saves its customers an average of $830,808 and why 89% would recommend us to a colleague. Visit [https://www.inrule.com/resource/value-of-brms/](https://www.inrule.com/resource/value-of-brms/)