



Case Study

From Code-heavy to Customer-centric

How a global insurer achieved 70% faster product customization

The Challenges

Code bottlenecks threaten agility

For the world's largest publicly traded property and casualty insurer, keeping pace with evolving customer needs across 54 countries was becoming unsustainable. Despite a diversified product portfolio and global presence, a critical obstacle stood in the way: product customizations were painfully slow, taking up to three months to implement.

At the root of the problem was a rigid, deeply code-intensive product catalog built on Angular. Making even minor changes to coverage tiers, pricing logic, or underwriting rules required developers to manually refactor large portions of code. This not only delayed rollouts but also strained IT resources and prevented business teams from responding to market shifts, regulatory changes, or customer feedback in a timely

manner. As change requests piled up, a growing disconnect emerged between business goals and IT capabilities — impacting product innovation, revenue potential, and customer experience.

In a highly competitive insurance market, where speed and personalization define success, the insurer risked losing its edge.

The Turning Point

Empowering agility through no-code innovation

To unlock faster, more responsive product customization, and maintain its ability to serve customers, the insurer turned to Persistent with a clear objective: streamline product configuration without sacrificing governance, scale, or compliance.

Persistent led a transformational shift by replacing the inflexible Angular-based architecture with a modern, no-code web application built on Unqork — a visual development platform that enables teams to build and update applications using drag-and-drop components instead of code.

This centralized, role-based interface allowed business and product teams to make real-time edits to sub-

modules such as coverage, rating logic, forms, and underwriting rules — without waiting on developer bandwidth. Developers were no longer a bottleneck, and product managers could iterate directly in response to shifting customer needs, regulatory demands, or internal priorities.

To ensure updates were scalable and consistent across systems, Persistent integrated Azure API Management to enable bi-directional data exchange between backend product configurations and frontend design applications. This created a unified view of the product catalog and brought IT and business operations into seamless alignment.

Embedding Deep Insurance Expertise

This wasn't just a tech upgrade — it was a reimagining of how insurance products are designed and delivered. Persistent's approach was rooted in deep domain knowledge of P&C insurance, working closely with the client's product, actuarial, and compliance teams.

The solution embedded insurance-specific logic and safeguards into the no-code platform, including

regulatory validations, audit trails, pricing integrity checks, and version control. The result was a flexible yet enterprise-grade system that allowed for rapid product innovation without compromising risk and compliance standards.

The Outcomes

A Future-Ready Product Engine

The impact was swift and significant. Product configuration and approval cycles dropped from 90 days to just 30 — a 70% reduction in time to market. This new agility translated into strategic advantages across the board:

- Faster multi-line product launches, enabling cross-sell and upsell growth
- Improved customer responsiveness, enhancing retention and satisfaction
- Streamlined collaboration, with business and IT teams co-creating in real time
- Scalable architecture, built to evolve with the company's broader digital transformation goals

By moving from a code-heavy legacy system to a no-code, business-empowered platform, the insurer didn't just modernize its technology — it fundamentally changed how it operates. What was once a fragmented, reactive product development process is now a dynamic, customer-aligned engine of growth.

In insurance, where speed, flexibility, and personalization are paramount, this transformation has given the client a clear competitive advantage — embedding agility not just into their technology, but into the DNA of how they serve their customers.



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About Persistent

Persistent Systems (BSE: 533179 and NSE: PERSISTENT) is a global services and solutions company delivering AI-led, platform-driven Digital Engineering and Enterprise Modernization to businesses across industries. With over 25,000 employees located in 18 countries, the Company is committed to innovation and client success. Persistent offers a comprehensive suite of services, including software engineering, product development, data and analytics, CX transformation, cloud computing, and intelligent automation. The Company is part of the MSCI India Index and is included in key indices of the National Stock Exchange of India, including the Nifty Midcap 50, Nifty IT, and Nifty MidCap Liquid 15, as well as several on the BSE such as the S&P BSE 100 and S&P BSE SENSEX Next 50. Persistent is also a constituent of the Dow Jones Sustainability World Index. The Company has achieved carbon neutrality, reinforcing its commitment to sustainability and responsible business practices. Persistent has also been named one of America's Greatest Workplaces for Inclusion & Diversity 2025 by Newsweek and Plant A Insights Group. As a participant of the United Nations Global Compact, the Company is committed to aligning strategies and operations with universal principles on human rights, labor, environment, and anti-corruption, as well as take actions that advance societal goals. With 468% growth in brand value since 2020, Persistent is the fastest-growing IT services brand in 'Brand Finance India 100' 2025 Report.

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