

CELENT

CLOUD STRATEGY IN INSURANCE

Finding the Right Cloud Model

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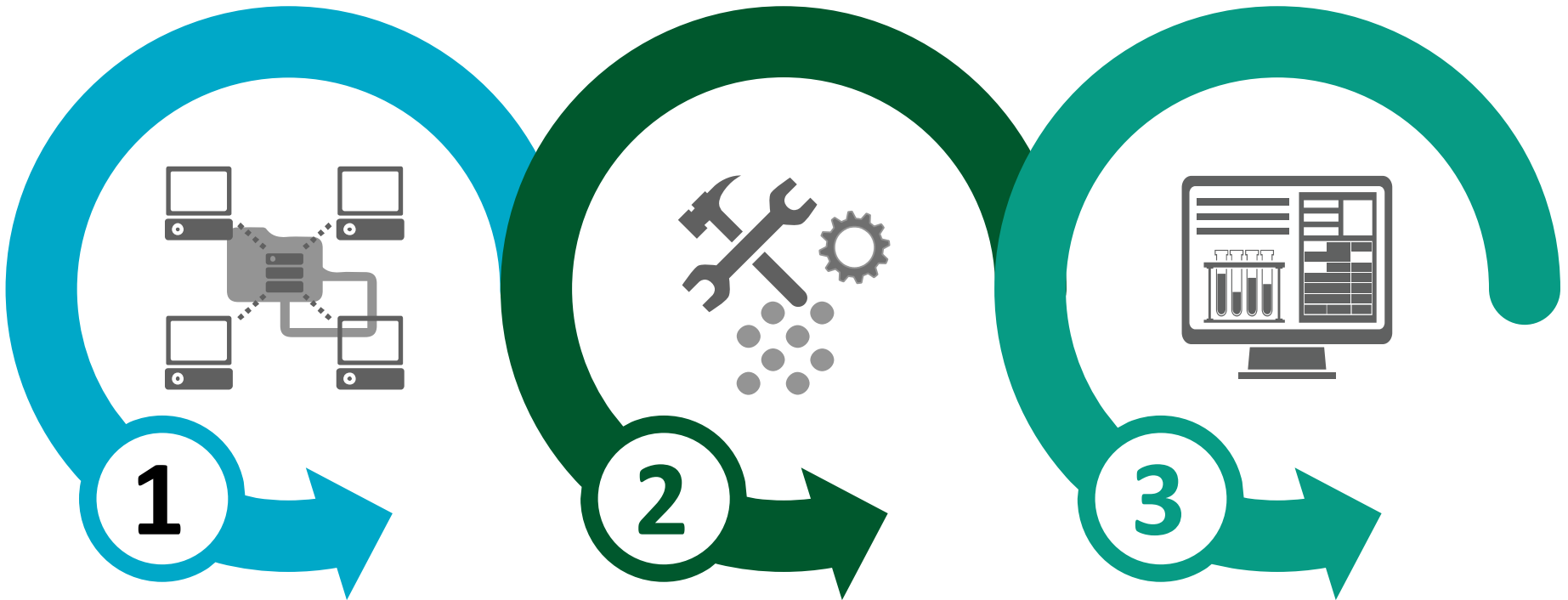
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SECTION 1

“AS A SERVICE” MODELS ADOPTION IN INSURANCE

THREE “AS A SERVICE” MODELS INSURERS ARE CONSIDERING...



1

Infrastructure as a Service (IaaS)

Computing, storage, networking, etc.

2

Platform as a Service (PaaS)

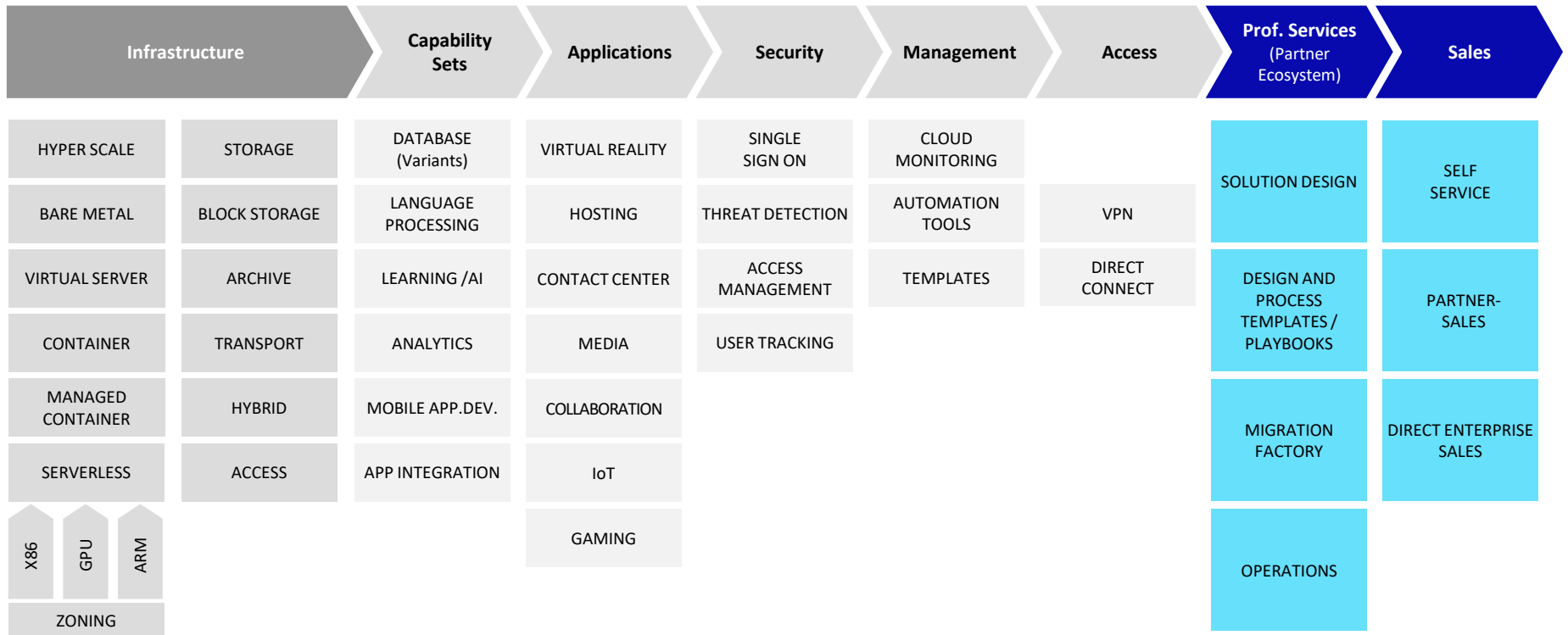
Development and analytic tools plus IaaS

3

Software as a Service (SaaS)

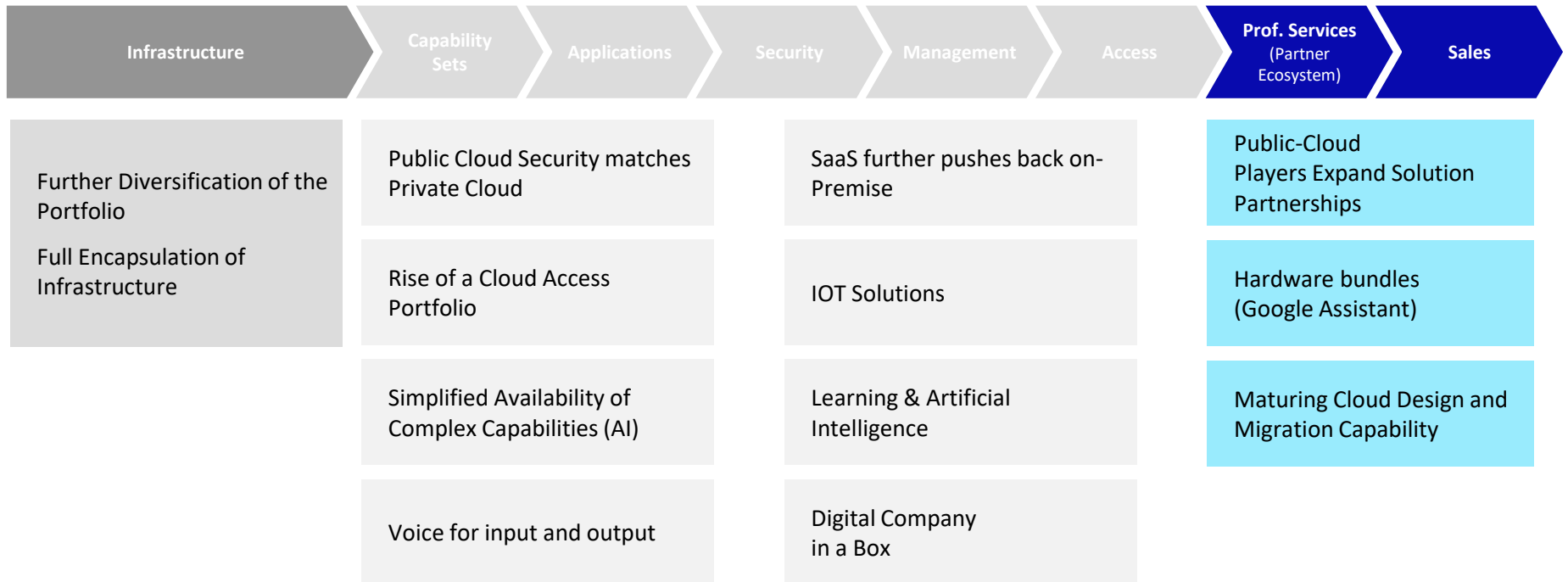
Application plus PaaS and IaaS

CLOUD VALUE CHAIN AND POTENTIAL PORTFOLIO ELEMENTS



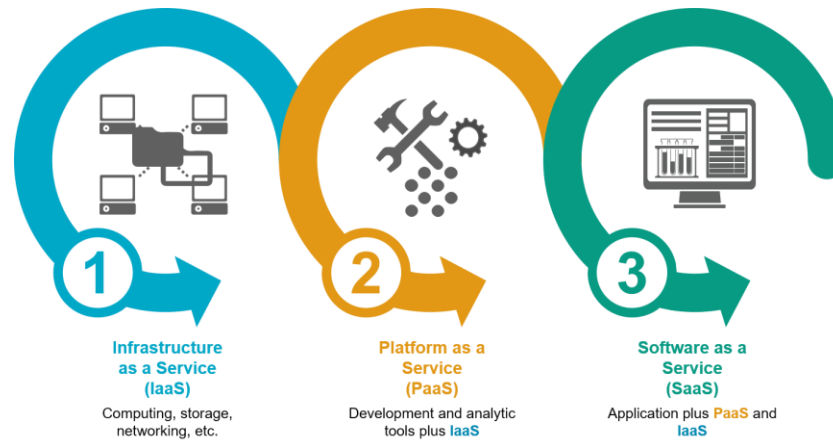
Source: Oliver Wyman Analysis

TRENDS IN THE CLOUD VALUE CHAIN

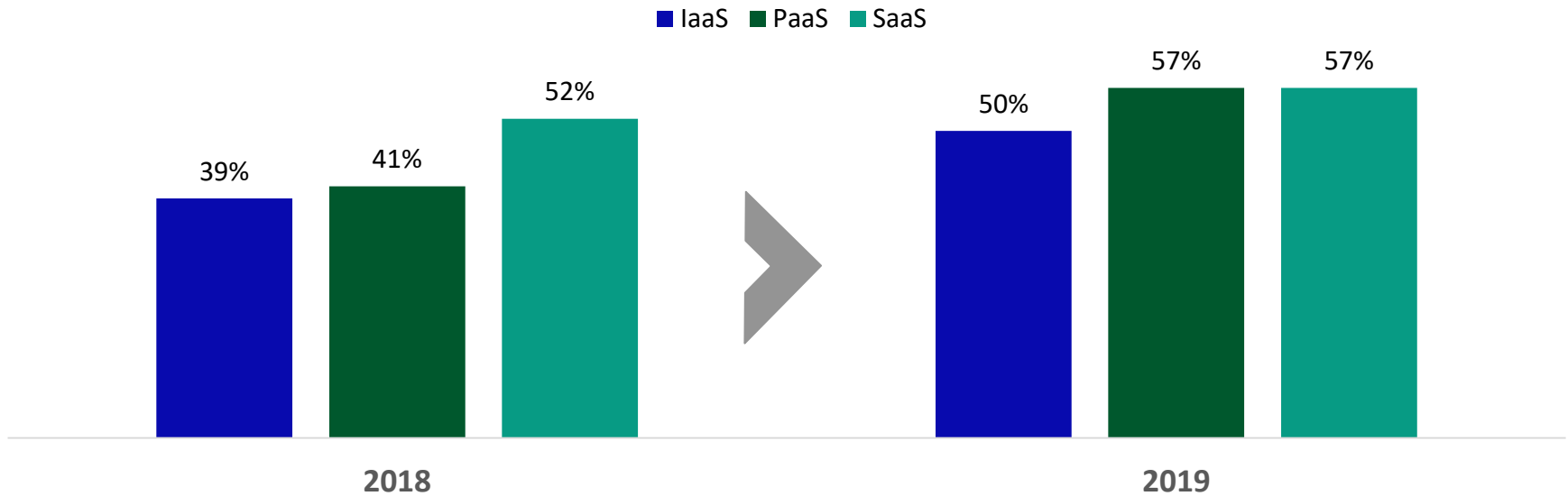


Source: Oliver Wyman Analysis

...AND THEY ARE INCREASINGLY ADOPTING THE CLOUD



European insurers planning significant or some expansion of these “as a Service” models



SECTION 2

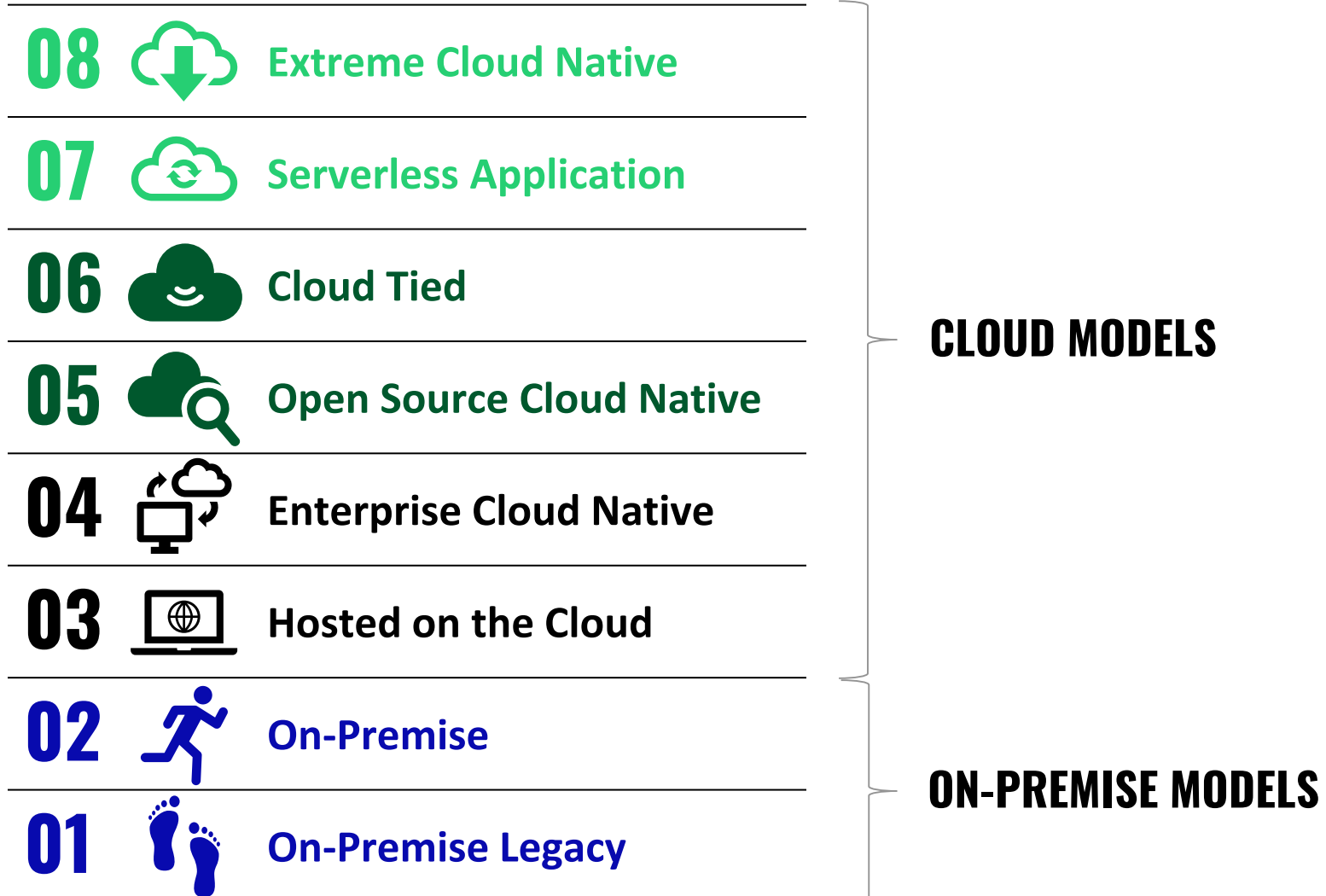
NAMING THE CORE SYSTEM DEPLOYMENT MODELS

DIFFERENCES BETWEEN CLOUD-ENABLED AND CLOUD-NATIVE SYSTEMS

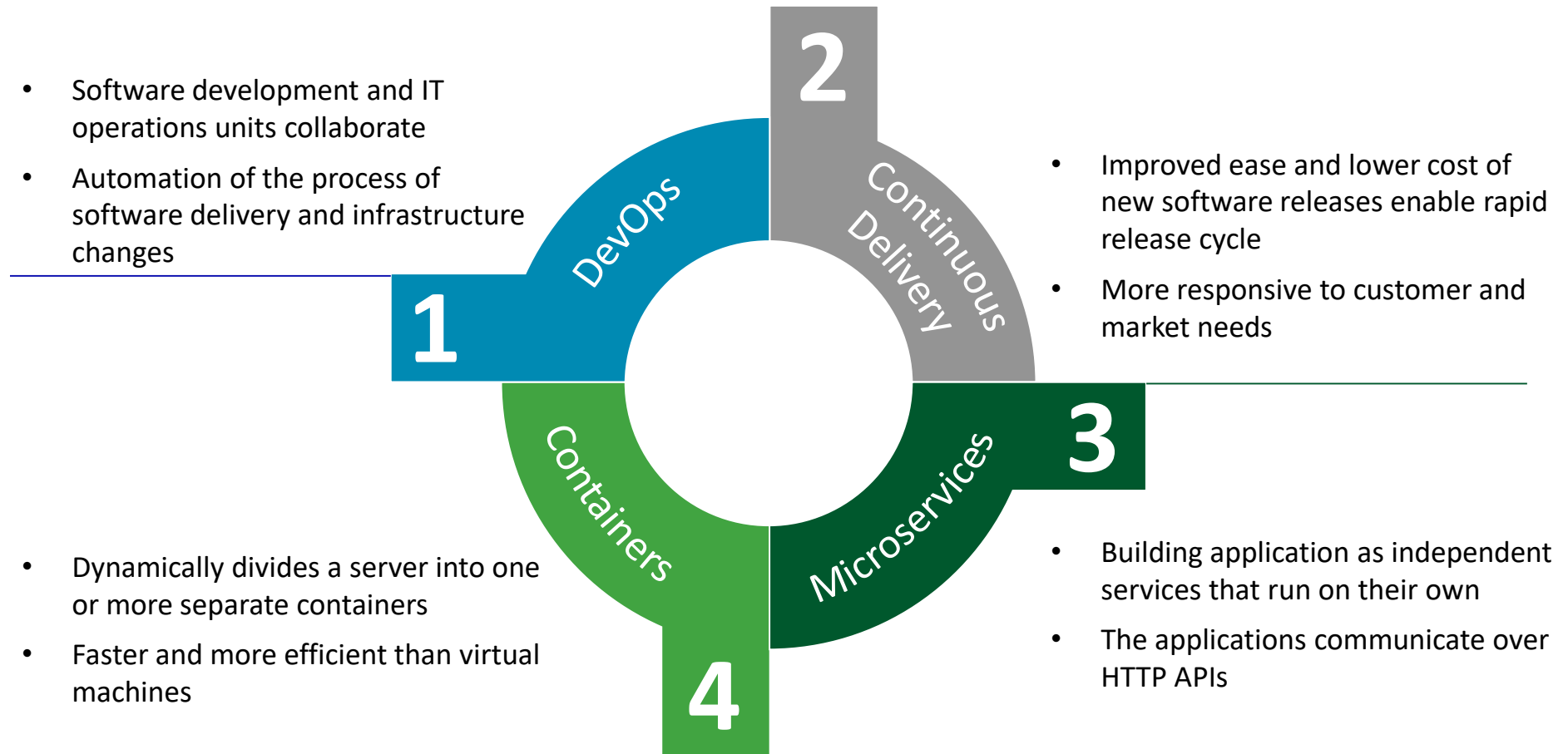
	Cloud-Enabled	Cloud-Native
Design	<ul style="list-style-type: none">• Modify systems that were designed to be locally hosted	<ul style="list-style-type: none">• Designed to be deployed in the cloud using microservice design principles• No modifications needed
Scalability	<ul style="list-style-type: none">• May be limited to server capacity, or require specific configuration to scale	<ul style="list-style-type: none">• Performed automatically
Maintenance	<ul style="list-style-type: none">• Must be customized to the installation environment• May require specific configuration	<ul style="list-style-type: none">• Maintenance and updates can be applied automatically without interrupting service
Redundancy	<ul style="list-style-type: none">• Requires specific contingency planning	<ul style="list-style-type: none">• Capacity is always available

SYSTEMS DEPLOYMENT APPROACHES









8 steps



THE CLOUD-NATIVE COMPUTING ADVANTAGES



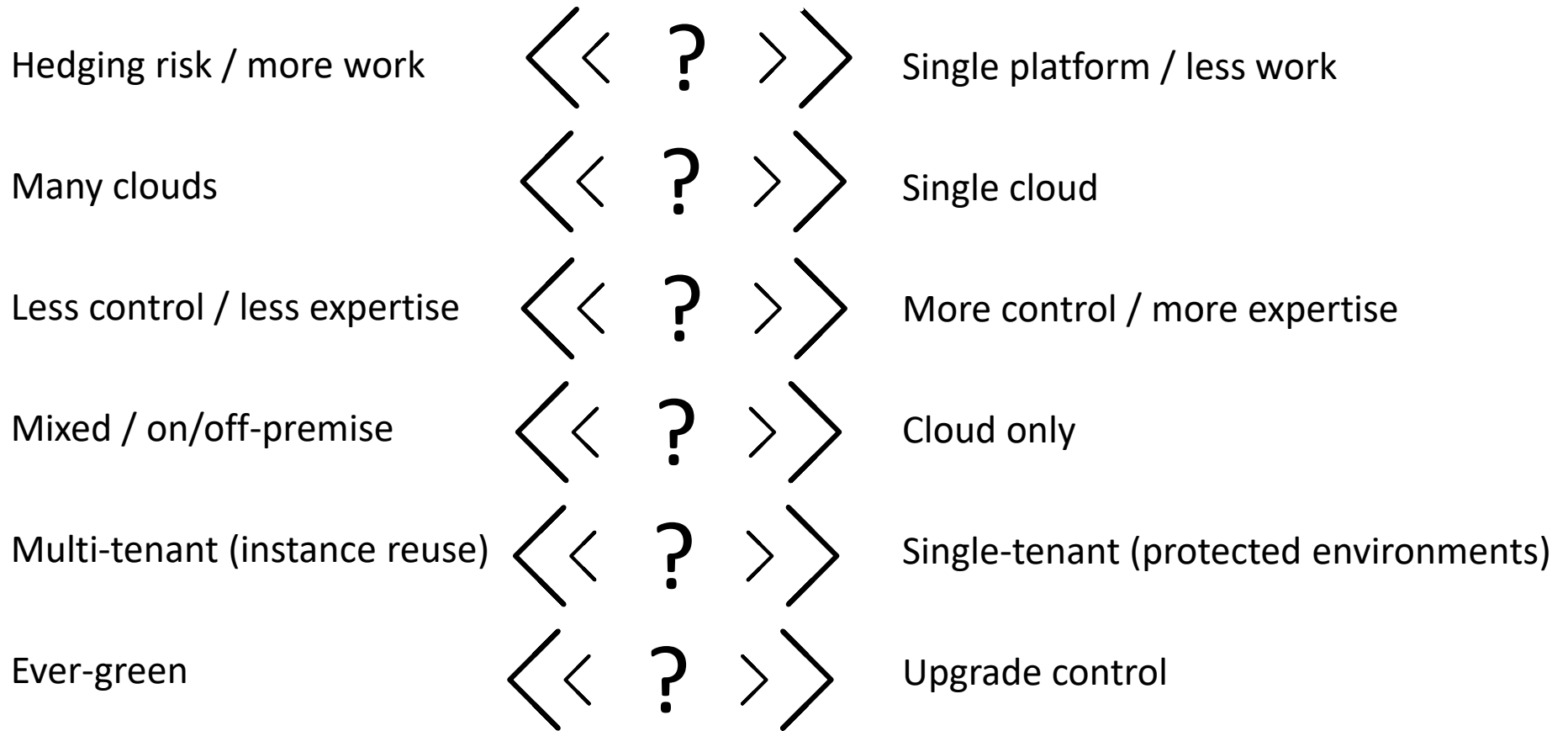
THE DEPLOYMENT FLAVORS AND THEIR CHARACTERISTICS

			Language	Multitenant	Updatability	Stateful	Elastic	API and ecosystem	Serverless	Microservices	DevOps	Containers
8		Extreme Cloud Native	Script languages: Node.js, Ruby, Python, PHP, Go, JavaScript	Yes	Ever-green	No	Yes	Connected	Maybe	Maybe	Yes	Maybe
7		Serverless Application	C#, F#, JavaScript, Java, Python	Yes	Ever-green	No	Yes	Connected	Yes	Nano-services	Maybe	No
6		Cloud Tied	Script languages: Node.js, Ruby, Python, PHP, Go	Yes	Ever-green	No	Yes	Connected	Maybe	Maybe	Yes	Maybe
5		Open Source Cloud Native	Java, .Net	Maybe	Ever-green	Maybe	Yes	Connected	Probably not	Maybe	Maybe	Yes
4		Enterprise Cloud Native	Java, .Net	Maybe	Automated scripts	Yes	Maybe	Connected	No	Yes	Yes	Maybe
3		Hosted on the Cloud	Java, .Net	Maybe	Automated scripts	Yes	Maybe	Maybe	No	Maybe	Maybe	Maybe
2		On-Premise	Java, .Net	-	Difficult	Yes	No	Integrations	No	Maybe	Maybe	No
1		On-Premise Legacy	Anything	-	Difficult	Yes	No	Integrations	No	No	No	No

SECTION 3

THE PATH TO THE CLOUD

THE PATH TO THE CLOUD



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