MAAF Assurances, SA

Leading insurance company uses the Adobe® Flash® Platform and LiveCycle® ES to expand customer and partner access to essential, dynamic online services

**Easy, reliable access to insurance products**

As one of the leading insurance providers in France, it is important for MAAF Assurances to lead the way in offering comprehensive insurance plans. The company offers a vast array of products including life, accident, health, property, and risk insurance solutions, which are sold through a network of agents across the country. Of equal importance to the company is its ability to create new, inventive ways to make insurance products more accessible and available to French citizens. To achieve that objective, MAAF determined that enhancements to the company’s technology infrastructure were necessary.

In 2008, MAAF Assurances launched a project to migrate all of its client/server applications to rich Internet applications (RIAs). The entire architecture of the company’s information technology systems was rebuilt and modernized to make the systems more reactive, agile, and open. “Our previous applications offered good performance and were industry-ready and user-friendly. But the technology was limited,” explains Ludovic Charre, architecture manager at MAAF Assurances. "We couldn’t integrate the applications into our partners’ systems or address different channels such as the Internet."

With approximately 3.8 million members and clients, approximately 7,000 employees, and 570 points of sale, integrating applications with partners’ systems was important. The new web-based architecture had to improve efficiency and performance, be easily accessible by partners, and provide for industry-ready development. MAAF Assurances wanted to use a well-known and well-established technology that would also enable it to progressively integrate its existing applications into a new web-based architecture.

“We chose the Adobe Flash Platform, including Flex and LiveCycle Data Services ES, because the solutions best responded to our specifications in terms of high performance, overall usability and ability to interface with our existing system, development productivity, and permanency as a solution,” explains Charre, who dubbed the project 3M@Flex.

MAAF Assurances began the migration and, after the initial technology adoption phase, spent a year deploying its product applications. “Our production teams underwent a major learning curve. We implemented 3M@Flex and worked to integrate the development of Flex applications on all our extranet, intranet and internet channels,” says Charre.

**Improved collaboration between sales and IT teams**

The revamped insurance applications were deployed on the extranet and Intranet first, making more powerful, streamlined tools available to landlords for Fire, Accidents, Miscellaneous Risks (FAMR) evaluation and wreck management purposes, and subsequently deploying a new online car insurance quote service that was also RIA-based.

A review of the initial implementation of the new online architecture examined the development environment, to what extent the technology could address the company’s objectives, and the intuitiveness of the applications. During the implementation, the company’s teams came together to discuss their work.

The sales team collaborated with the IT team to develop the RIA, exchange information, and discuss common problems. "The sales and IT teams worked together to develop application scripts involving the screen design, graphics, and usability aspects," says Charre. "This RIA development work also helped to strengthen convergence with the group’s trade teams on prototyping and usability issues."

**Systems at a glance**

- Adobe Flash Platform. Components used include:
  - Adobe Flex® Builder™
  - Adobe LiveCycle Data Services ES
Efficient development of intuitive applications

To create an intuitive user experience and accelerate the delivery of the applications, MAAF Assurances wanted to bring greater consistency to how applications were created, as well as the final look and feel of each application. "Designing a RIA with Flex has definite benefits, especially in the design-build phase when you’re looking at ways to improve how people engage with an application," says Charre. "We can build prototypes very quickly and easily update them with Flex Builder as changes are needed." The Adobe development environment enables MAAF Assurances to design applications with intuitive, efficient interfaces and to take advantage of new opportunities to attract customers.

Adobe Flex Builder gives MAAF Assurances the capacity to be more flexible in adapting its applications to better meet customer and business needs. "With the Adobe Flash Platform, we can develop an endless variety of presentations from the same data," says Charre. "This richness enables us to fine-tune the development of the application so that it perfectly meets our sales and functional needs, while helping us to control our costs."

The new Flex applications have had a clear effect on users. MAAF Assurances found that—whether on the extranet, the intranet, or the Internet—usability and navigation are instrumental to users adopting the applications. "The functionality and usability of the applications are ideally adapted to user needs," says Charre. The impact of the interfaces has been particularly strong on the Internet channel, where applications have enabled users to directly request complementary or additional services via a simplified process.

The front-end Flex applications integrate seamlessly with Adobe LiveCycle Data Services ES to move information directly to and from back-end systems. Users benefit from the rapid response times and reliable access to information they need to efficiently execute transactions and other processes. Users, according to Charre, believe that the new processes are more fluid and easier to use.

MAAF Assurances uses LiveCycle Data Services ES to optimize the exchange of data from back-end systems to user stations. The Adobe server solution compresses client/server operations for optimal performance by enabling the solution’s Java™ libraries to communicate directly with the Java services on the company’s servers to transmit data requests in real time, while balancing server loads. Because of this setup, MAAF users benefit from more accelerated response times than had previously been possible with standard online technologies that relied on web services and XML data exchanges.

According to Charre, the combination of an improved user experience and high performance of the RIA created a strong demand for similar extranet and Internet tools to be created and deployed.

Addressing future needs with technology

In light of the positive user response to the new Flex applications, MAAF Assurances is confident about its strategic technology decisions. "The Flex technology helps us meet our business needs," Charre says. "With our old client/server architecture, we couldn’t address multiple channels, including the Internet. But the Flex applications enable us to extend our reach on all communications channels, which is a major benefit."

MAAF Assurances is already turning its attention to the next steps of its deployment. The company will use feedback from users to drive additional application development. The goal, as explained by Charre, is to progress from the pilot phase of the platform implementation to fully leveraging RIAs as a replacement for the company’s existing client/server applications. As planned, MAAF Assurances expects the full migration to be complete in the next few years.

To meet this deadline, the company plans to spend the next year consolidating and refining its plans. "We need to show that the migration path we’ve identified is credible," says Charre. "Developing and deploying all of our future applications with the Adobe Flash Platform and LiveCycle ES is a decisive step toward moving to a web-oriented architecture."

For more information
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