

MassMutual gains speed and agility by moving insurance applications from mainframe to the AWS cloud

CUSTOMER
MassMutual

LOCATION
Springfield, Massachusetts

INDUSTRY
Insurance





Traditional insurance companies worldwide face the challenge of modernizing to take advantage of digital capabilities and improve the customer experience — while competing with new 100% digital companies. For its mainframe modernization program, MassMutual, a leading mutual life insurance and financial services company, wanted to boost the value of its software investments. The insurer did this by migrating two mission-critical applications to the cloud.



“We really wanted to reduce the mainframe footprint here at MassMutual and were looking to reduce the data center footprint as well. In addition to having a simplification of the IT landscape, we wanted the ability to introduce new products to the market faster.”

— **Bill Murphy**
Enterprise Architect,
MassMutual

Founded in Springfield, Massachusetts, in 1851, MassMutual is one of the leading insurers in the United States. The company has close to \$900 billion of life insurance protection in force and annual revenues of more than \$10.7 billion. To expand its long legacy of delivering leading-edge insurance offerings to its customers, MassMutual has focused in recent years on becoming a fully digital insurance company.

In addition to moving key applications and workloads to the cloud from its mainframe environment — which is inflexible and expensive to maintain — MassMutual is dramatically lowering costs and becoming a digital insurance leader by embracing emerging technologies such as machine learning and bringing new products to market faster to gain a competitive advantage.

Moving core solutions to the cloud

DXC Technology has worked closely with the company for more than three decades and provides a wide range of core software platforms and business process services to the insurer. MassMutual relies on two key life insurance policy administration solutions provided by DXC: VANTAGE-ONE and DXC Wealth Management Accelerator. These solutions support essential insurance functions such as managing policies and bringing new products to the marketplace.

Bill Murphy, enterprise architect, MassMutual, says there are many reasons the company wanted to migrate these two mission-critical applications to the cloud: “We really wanted to reduce the mainframe footprint here at MassMutual and were looking to reduce the data center footprint as well. In addition



“With the applications running in the cloud, it’s now much easier to spin up a new environment. That’s a big effort to do on the mainframe and can take up to several months, but in the cloud, we can set up a new environment in a matter of 1 or 2 days.”

— Bill Murphy
Enterprise Architect,
MassMutual

to having a simplification of the IT landscape, we wanted the ability to introduce new products to the market faster,” he says.

Murphy says that moving to the cloud was important for improving the company’s ability to interact with customers, as well as the insurance advisors associated with MassMutual. Insurance advisors play a key role in the industry by using their knowledge and expertise to provide policyholders with financial analysis and advice about the best options to choose.

MassMutual turned to Amazon Web Services (AWS) as its cloud provider and was able to leverage DXC’s partnership with AWS. DXC is a partner in the AWS Mainframe Modernization Competency program, which recognizes AWS partners with proven technology and a track record of successful mainframe modernizations. As part of this program, DXC has developed reusable blueprints for rehosting DXC’s insurance software for the mainframe to the AWS cloud.

Murphy says his company’s extensive use of containers to package application code was part of the reason MassMutual chose AWS; the Amazon Elastic Kubernetes Service (Amazon EKS) provided an optimal solution for deploying and running containerized workloads. “The kinds of services that AWS uses were very much in line with the services MassMutual is using,” Murphy says.

The migration involved moving from the z/OS mainframe operating system to Micro Focus runtimes. The deployment architecture was built using the AWS Well-Architected Framework, which helps cloud architects build secure, high-performing infrastructure for applications and workloads.

DXC used an agile DevSecOps approach for the cloud migration, with an emphasis on the security aspects of code development, while leveraging automated builds. With insurance modernizations, DXC employs a “build the new, tackle the current” strategy. DXC enables companies to retain their software investments by moving them to the cloud, and provides a fully SaaS-enabled insurance microservices-constructed policy administration solution that is integrated and natively deployed in AWS.

Delivering faster time to market

Migrating the two applications from the mainframe to the cloud has delivered many important business benefits to MassMutual. “We view moving admin to the cloud as an enabler,” Murphy says. “We’ve been able to decrease the operating cost of the platform, which is a great benefit, and we are creating more elasticity and flexibility for both our customers and our advisors. We are also able to bring products to the market quicker.”



“We’ve been able to decrease the operating cost of the platform, which is a great benefit, and we are creating more elasticity and flexibility for both our customers and our advisors. We are also able to bring products to the market quicker.”

— **Bill Murphy**
Enterprise Architect,
MassMutual

Product accelerators and other application tools provided by DXC are helping MassMutual achieve the improved time to market. “Having those surrounding applications that are tightly coupled with DXC’s applications has been a great enabler for us,” Murphy says. MassMutual has the ability to configure products by building business rules, product rules and calculations in a single repository, so it doesn’t have to deploy those calculations in several places. “We can put them in one repository that can be accessed to get one version of the truth,” he says.

MassMutual has a lot of development going on concurrently across several environments, especially on platforms like VANTAGE-ONE and Wealth Management Accelerator. “With the applications running in the cloud, it’s now much easier to spin up a new environment,” Murphy says. “That’s a big effort to do on the mainframe and can take up to several months, but in the cloud, we can set up a new environment in a matter of 1 or 2 days.”

As an example of faster time to market, Murphy cites a new variable annuity offering that MassMutual introduced recently. Because MassMutual had already migrated Wealth Management Accelerator to the cloud, it was able to introduce the product to the market much faster than if the application still resided on the mainframe.

The modernization has also provided MassMutual with increased scalability and reliability, while minimizing risk and downtime through clustering and high availability. In addition, getting off the mainframe has reduced total cost of ownership. “It’s just not the cost of the mainframe, it’s all those applications that are tied to the mainframe that can have very costly overhead,” Murphy says.

Moving to the cloud also allows MassMutual to better leverage its data by applying technology such as machine learning and data analytics. It’s also making it easier for the company to consume data and has enabled better utilization and integration of applications with digital systems of engagement.

“In the near future when a critical event like a payment happens in the admin platform, for example, we get notified right away instead of waiting for the night cycle, and we can provide immediate notice to our customers,” Murphy says.

The longstanding relationship between DXC and MassMutual continues to reap benefits, and the company looks forward to moving most of its mission-critical applications to the cloud. “With DXC’s vast resources that they have at their fingertips, they’re able to get resources that are not only knowledgeable in things like COBOL, but obviously knowledgeable in the DXC platforms,” Murphy says. “It’s been a great journey with DXC and a great partnership, working with our customers and advisors.”

Learn more at
dxc.com/us/en/services/insurance-software-bps

Get the insights that matter.

dxc.com/optin



About DXC Technology

DXC Technology (NYSE: DXC) helps global companies run their mission-critical systems and operations while modernizing IT, optimizing data architectures, and ensuring security and scalability across public, private and hybrid clouds. The world's largest companies and public sector organizations trust DXC to deploy services to drive new levels of performance, competitiveness, and customer experience across their IT estates. Learn more about how we deliver excellence for our customers and colleagues at [DXC.com](https://dxc.com).