Business Process / Workflow Redesign using IBM BPM to Achieve Flexibility

About the Client

The client is a private mortgage insurer, approved by Fannie Mae and Freddie Mac and licensed nationwide. It gives private mortgage insurance for single-family mortgage loans in the USA, giving private capital to mitigate mortgage credit risk for lenders and investors. This permits lenders to make extra mortgage financing available to prospective homeowners.

At a **Glance**

INDUSTRY | Mortgage Insurance

LOCATION | USA

USE CASE

A USA-based mortgage insurer wanted to have more flexibility in Process/Workflow

CHALLENGES

The client's current workflow was not fulfilling the needs of the QA team.

Business Challenges

❶ The client wanted to streamline communications between the Quality Assurance team and the lender as customers had expressed a desire for fewer emails.

❷ The existing process/workflow had limitations with requesting missing documentation, report findings and coverage information to multiple entities, etc.

Our Approach

❶ After a detailed technical analysis, it was decided mutually to overcome the above mentioned challenges by re-designing the current process/ workflow using **IBM Business Process Manager.**

❷ The client developed its business process/ workflow a few years ago using IBM Business Process Manager. With increasing customer expectations and competing in a dynamic industry, the existing process/workflow was not able to cater for all the capabilities Quality Assurance team expected. Hence, after detailed technical analysis, process/ workflow re-design was decided to bring in more flexibility and to address the needs of the Quality Assurance team to meet the demands of highly demanding and dynamic MI industry.

RESULTS

The client gained the following benefits:

❶ Reduced the number of follow up communications to request missing information.

❷ Ability to report findings and coverage to a lender or servicer.

❸ Flexibility to add more capabilities to process/ workflow in future.

SOLUTION

IBM Business Process Manager (BPM) was used to redesign the process/workflow to address the QA team needs.

Key Takeaways

› Reduction in missing information requests
› Workflow Flexibility

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