Insurance merger transformation

Book reconciliation and policy administration modernisation

Explore the presentation

AegisNow with Genellipse. UK and US markets. September 2026.

A merger needs operational integration

Value emerges when the combined organisation can service policies, explain balances and remove duplicated cost.

01

Continuity for policyholders

Keep claims, premium collection and service requests working through transition.

02

A reconciled combined book

Preserve each contract while matching identities, balances and historical events.

03

A simpler cost base

Retire agreed infrastructure and support obligations after business acceptance.

Proposed Genellipse solution. Integration scope and acceptance require agreement.

The merger integration programme

Choose a chapter or follow the full transition.

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The integration perimeter

Day-one continuity and the target estate require different decisions.

Stage	Genellipse workstream	Decision evidence
Before close	Permitted discovery and dependency inventory	Authorised data access and transaction boundaries
Day one	Service ownership and controlled hand-offs	Claims, payments and support remain available
Transition	Reconciliation and selected workflow integration	Exceptions and balances have named owners
Target state	Cohort conversion and estate retirement	Stable outcomes and verified cost removal

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A reconciled book before conversion

A policy-level evidence chain supports the combined view.

01
Inventory
Locate policy records, product rules and source history.

02
Map
Match identifiers and preserve the original values.

03
Reconcile
Check population, balances, benefits and movements.

04
Resolve
Assign differences, record decisions and approve cohorts.

GeneData can support the data workflow. AegisNow supports the selected administration journey.

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Identity matching preserves every contract

A shared customer can hold several valid policies across the acquired businesses.

Record	Matching approach	Control
Person or organisation	Verified identifiers with evidence	Human review for ambiguous matches
Policy contract	Entity + source system + policy ID	Keep distinct contracts separate
Product and rider	Version, issue date and jurisdiction	Preserve historical terms
Beneficiary and authority	Designation history and legal capacity	Retain before-values and changes
Financial event	Source transaction ID and effective date	Prevent duplicate or lost events

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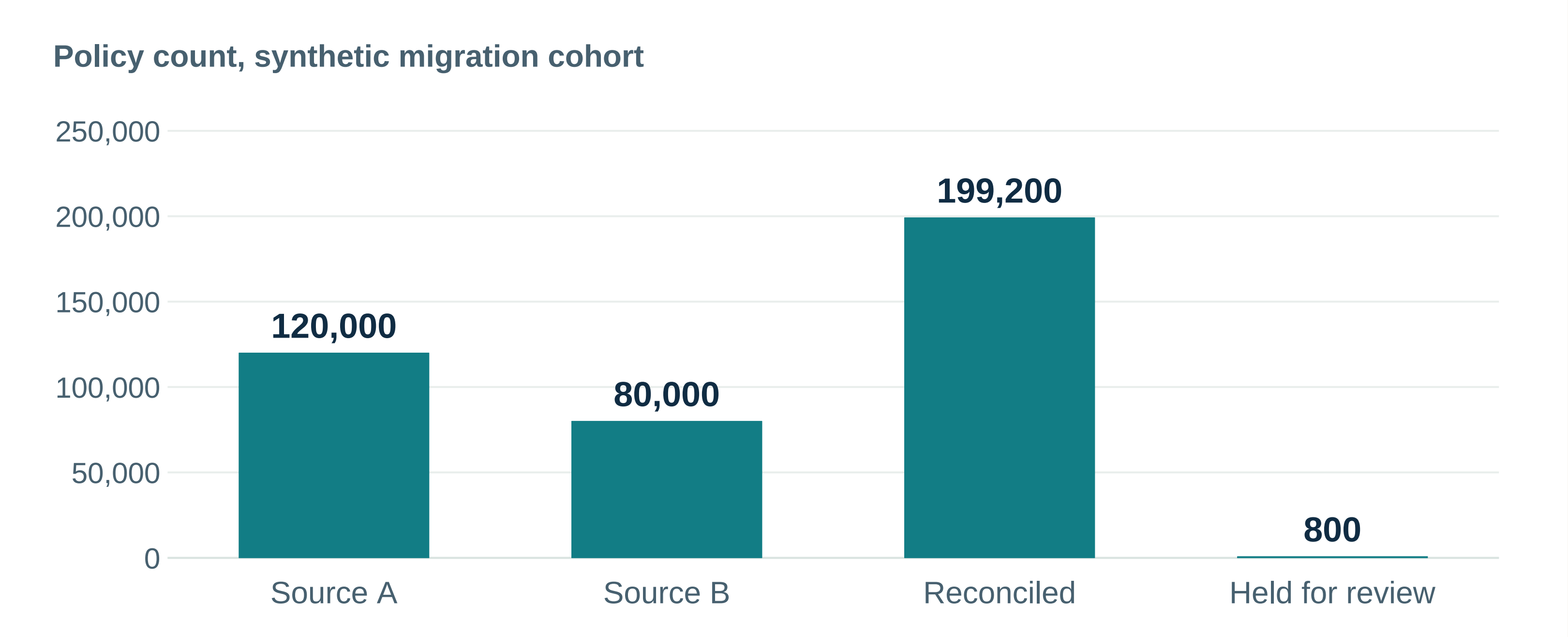
Every source policy has a disposition

An illustrative migration cohort makes unresolved records visible.



800

Records held for review

199,200 reconciled + 800 held = 200,000 source policies.

Illustrative counts. Reconciled status alone does not establish readiness for conversion.

Financial breaks remain explainable

The same date, currency and measurement basis must apply on both sides.

Illustrative movement	Source (£m)	Target (£m)	Difference (£m)
Opening policy value	1,200.0	1,200.0	0.0
Net transaction movement	19.0	18.5	0.5
Closing policy value	1,219.0	1,218.5	0.5
Approval status	Source confirmed	Exception open	Owner required

Synthetic example. Closing difference £0.5m remains open until investigation and authorised resolution.

AEGISNOW

Reconciliation. Accountability.

Technology makes differences visible. The right specialists determine what they mean.

Operations and finance together

Resolve the record and its financial effect.

Evidence through completion

Retain decisions and corrected results.

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The proposed API architecture

Business services can connect the old estate while preserving transaction controls.

01

Legacy adapters

Mainframe, IBM i, batch files and retained engines.

→

02

API controls

Identity, authorisation, validation and rate limits.

→

03

Business services

Policy enquiry, service requests and approved transactions.

→

04

Channels and tools

AegisNow workflows, staff interfaces and AI assistance.

Genellipse scopes each adapter and validates source behaviour. Direct unrestricted database writes are excluded.

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API contracts protect the policy transaction

The interface must explain what happened, including partial failure.

Contract feature	Required behaviour
Read versus change	Separate enquiries from commands that alter a policy
Idempotency	A replay does not create a second payment or transaction
Effective dates	Preserve posting date, business date and policy validity
Asynchronous completion	Return a tracked job or case ID until the core confirms
Version and error handling	Reject invalid requests and expose recoverable errors

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MCP gives AI controlled tool access

Model Context Protocol connects an AI application to explicitly exposed tools.

01
Cortex AI client
Receives an authorised user request and context.

→

02
MCP server
Exposes approved tools and structured input schemas.

→

03
Policy API
Enforces identity, rules and operation permissions.

→

04
System of record
Executes authorised work and returns a traceable result.

MCP complements APIs. It does not replace policy rules, the batch scheduler or transaction controls.

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An initial MCP tool catalogue

Begin with limited, observable operations before expanding access.

Illustrative tool	Purpose	Permission / control
policy_summary	Retrieve permitted contract context	Read-only, field filtering
reconciliation_exceptions	List assigned material breaks	Entity and portfolio scope
batch_job_status	Explain progress and dependency state	Read-only operational view
draft_service_request	Prepare a case for operator review	Draft only, no policy mutation
submit_approved_change	Execute an approved API command	Bound approval, current-version check

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Security boundaries around AI tools

The control boundary must remain outside the language model.

Risk	Proposed control	Evidence
Excessive access	Least privilege and per-operation checks	Denied-operation tests
Token misuse	Audience validation and scoped authorisation	Auth-flow and scope tests
Malicious source content	Treat documents and tool results as untrusted data	Injection and exfiltration tests
Unsafe policy changes	Bind human approval to the exact command	Approval and audit record
Incorrect tool output	Validate schemas, reconcile and stop on error	Failure and recovery tests

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A governed policy service request

An AI assistant can prepare work without becoming the authority for the transaction.

01
Request
An authorised operator asks for a policy change.

→

02
Prepare
Cortex retrieves evidence and drafts a typed command.

→

03
Approve
Review the command, impact and current record.

→

04
Execute
The API validates, commits and returns the audit reference.

A stale record, missing approval or invalid rule blocks execution and returns an actionable exception.

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Legacy batch processing: a complete inventory

Conversion begins with dependencies and business meaning, not only source code.

Batch dimension	What Genellipse would examine
Scheduling and dependencies	Calendars, predecessors, business date and cut-off
Input and output contracts	Files, encoding, layouts, control totals and destinations
State and restart rules	Checkpoints, reruns, partial completion and duplicates
Business calculations	Premiums, charges, benefit values and accounting effects
Operational ownership	Runbooks, service windows, escalation and manual fixes

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A controlled overnight processing cycle

Modern orchestration can expose progress while preserving the business sequence.

01

Validate intake

Check cut-off, file completeness and control totals.

→

02

Run dependencies

Execute approved jobs with explicit prerequisites.

→

03

Reconcile outputs

Check policy movements, ledger totals and rejects.

→

04

Release results

Approve downstream availability and retain evidence.

Checkpointing, repeat-safe execution and restart ownership apply throughout the cycle.

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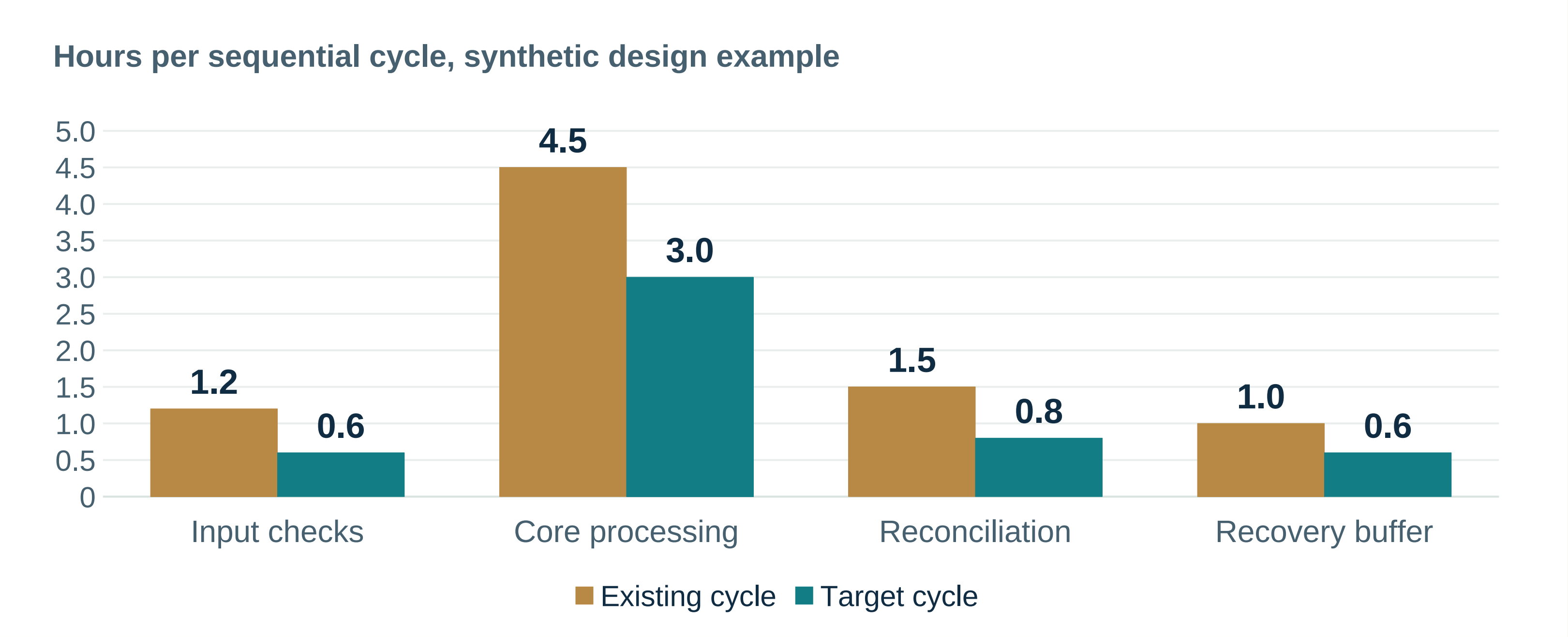
Batch redesign needs measurable evidence

A hypothetical comparison separates processing time from waiting and recovery effort.



8.2h to 5.0h

Illustrative cycle window

Prove dependency order and financial correctness before release.

Illustrative design targets, not measured AegisNow performance. Total windows assume sequential stages.

Conversion options for each policy system

The target platform must preserve the behaviour the business still needs.

Option	Suitable assessment context	Proof required
Wrap and retain	Stable specialist calculations remain valuable	Controlled interfaces and long-term support
Rehost or replatform	Runtime or infrastructure drives the risk	Equivalent behaviour and operational testing
Refactor selected services	Change is concentrated in defined functions	Regression coverage and compatibility
Replace administration	A target platform fits the product scope	Contract fidelity, migration and acceptance

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Parallel running before cutover

Representative transactions establish whether the new implementation behaves as required.

01
Baseline
Capture approved source results and boundary cases.

→

02
Replay
Run the same inputs through the target configuration.

→

03
Compare
Investigate policy-level and financial differences.

→

04
Accept
Record business approval and rehearse rollback.

Include reversals, late data, reinstatements, guarantees and scheduled benefit payments where in scope.

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Cutover and cost retirement

A system is ready to retire when its business and evidence obligations have an approved home.

Gate	Evidence before proceeding
Data and calculations	Reconciled positions and accepted policy results
Service readiness	Trained owners, open-case handover and support
Operational recovery	Cutover rehearsal, rollback and repeat-safe replay
Historical access	Retained contracts, events and searchable records
Commercial exit	Licence, hosting and support obligations can end

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UK and US transition considerations

Legal transaction structure and technology migration need coordinated planning.

Area	UK considerations	US considerations
Portfolio transfer	Part VII process where relevant	Transaction and state-specific approvals
Policyholder service	Consumer Duty scope and outcomes	Applicable state servicing and claims rules
Data and outsourcing	Applicable privacy and resilience duties	Applicable privacy, cyber and outsourcing rules
Actuarial / finance	Entity and reporting-basis continuity	Issue vintage and statutory / GAAP continuity

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The risk register drives release decisions

Programme risks should have triggers, owners and rehearsed responses.

Risk	Response to agree	Decision owner
Contract value changes	Block affected cohort and investigate	Actuarial / product
Missing or duplicate money	Quarantine, reconcile and control replay	Finance
Service interruption	Activate the approved continuity path	Operations
Unsafe data or AI action	Suspend access and invoke incident response	Security
Delayed vendor exit	Reforecast savings and adjust sequence	Programme sponsor

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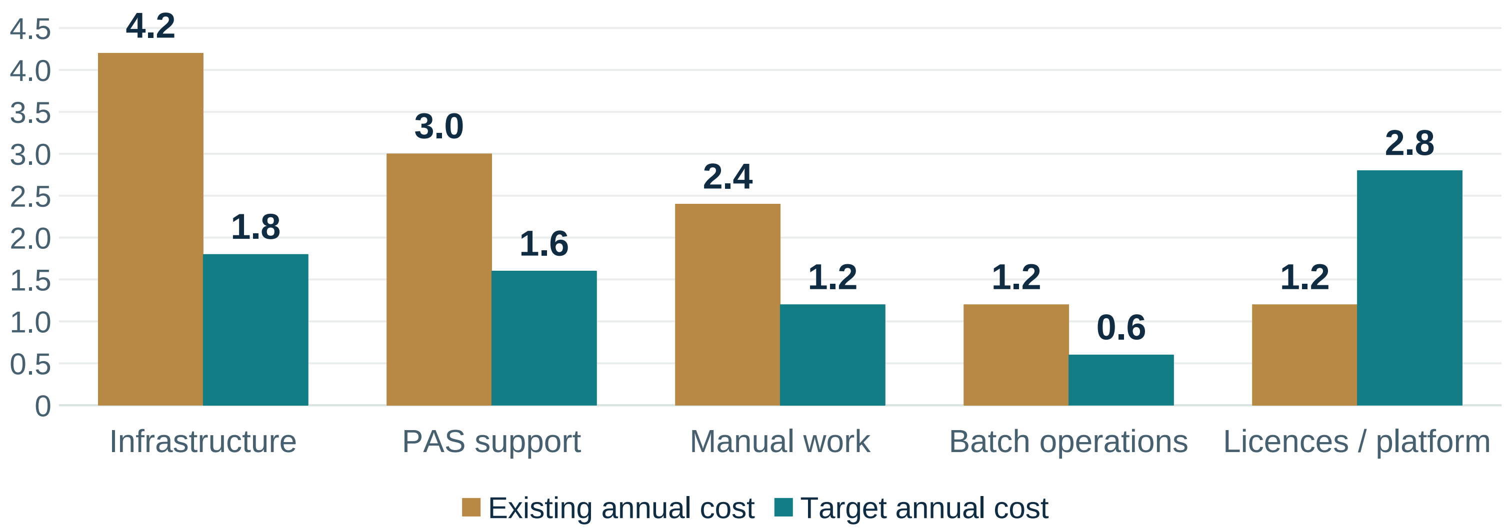
A >30% recurring cost reduction objective

The target combines cost retirement with the new platform’s ongoing operating cost.

GBP millions per year, synthetic policy administration cost base



33.3%

Illustrative net reduction

£12.0m existing cost compared with £8.0m target cost.

Commercial objective and illustrative model. Actual savings require an agreed baseline and realised cost actions.

A transparent cost bridge

Gross cost retirement and incremental platform spend determine the recurring result.

£4.0m

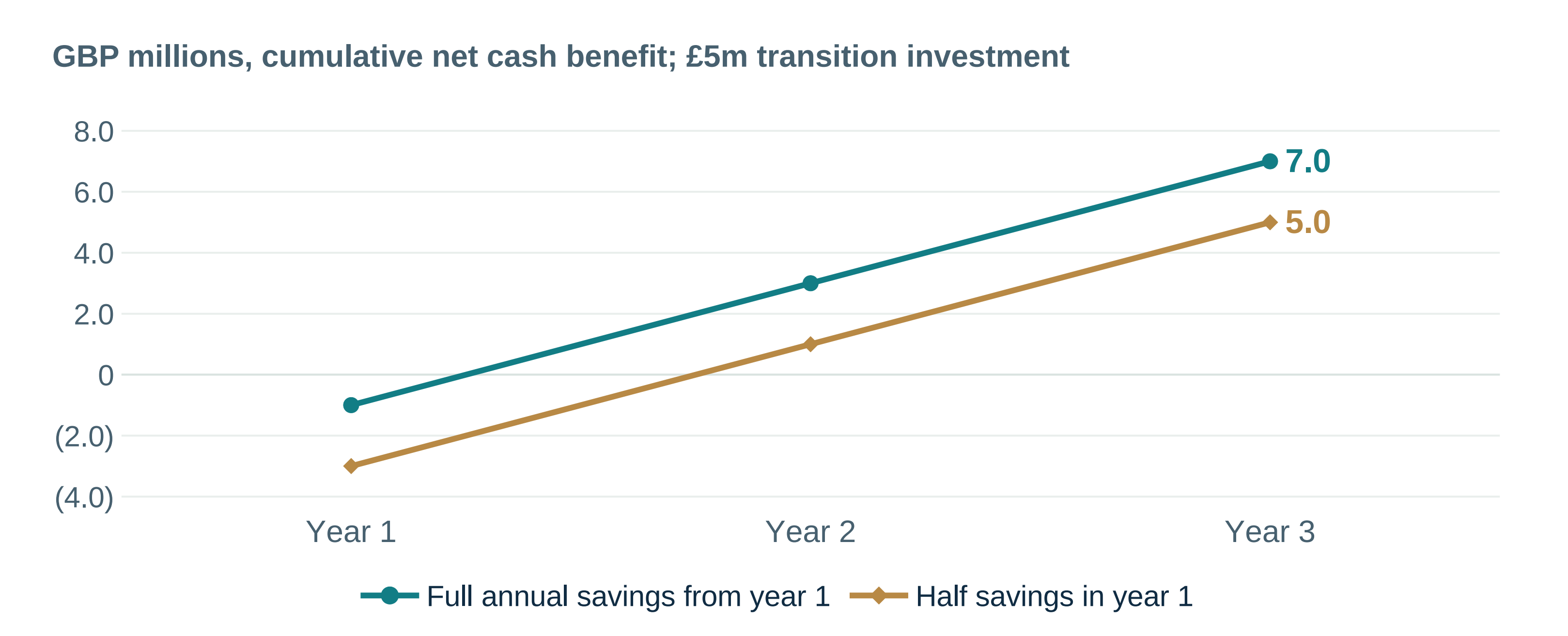
Annual net savings

One-time transition cost remains a separate investment.

Illustrative arithmetic. £12m − £6m + £2m = £8m annual target cost.

The timing of savings changes the case

A simple three-year model shows the effect of delayed benefit realisation.



£7m / £5m

Three-year net benefit

Full versus half year-one net savings, before discounting.

Synthetic scenarios. £4m annual net savings and £5m transition spend. No tax, financing or discounting.

A six-week integration MVP

One cohort and one workflow can test the hardest assumptions early.

01
Weeks 1–2
Confirm access, book perimeter and reconciliation rules.

02
Weeks 3–4
Implement one API path and a read-only MCP use case.

03
Week 5
Reconcile sample records and test failures with owners.

04
Week 6
Demonstrate the workflow and agree the next cohort.

Full estate conversion, merger integration and regulatory approvals follow separate plans.

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Release waves follow evidence and dependencies

The programme advances when each stage has met its business acceptance criteria.

Wave	Delivery focus	Exit evidence
1: visibility	Inventory, reconciliation and service ownership	An agreed baseline and owned exceptions
2: integration	APIs, guarded tools and selected workflows	Controlled requests and reconciled results
3: conversion	Cohort migration and parallel operation	Accepted policy behaviour and continuity
4: retirement	Archive, vendor exits and operating simplification	Confirmed cost removal and support readiness

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What we would demonstrate with your team

A working session should show the full path, including an exception.

Demonstration	Evidence to inspect
Cross-book reconciliation	One matched policy and one unresolved break
API servicing	An authorised request, a rejected request and a replay
MCP assistance	Read-only context, tool permissions and a denied action
Batch recovery	A partial failure, controlled restart and final totals
Platform conversion	A source / target calculation and signed review

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Sources and interpretation

The proposed solution connects product capabilities to controlled integration patterns.

AegisNow	Published policy administration and recorded lifecycle capabilities
Model Context Protocol	Tool interfaces and security guidance for scoped AI access
UK market context	FCA portfolio transfer and customer duties; PRA resilience
US market context	NAIC AI guidance with state-specific applicability review

Sources reviewed 27 September 2026. Cost figures are synthetic. The >30% figure is a delivery objective.

A reconciled book.
A stronger operating platform.

Bring your systems, your integration priorities and your cost baseline.

Genellipse.com

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AegisNow.ai

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Insurance merger integration and policy administration transformation with Genellipse.