MAPFRE's MACH-Powered Digital Transformation:

A Case Study in Innovation

MAPFRE's MACH-Powered Digital Transformation: A Case Study in Innovation

30%

Increase in time-to-market for new digital products and services

+3

Digital products created and launched

+5M

Unique users served on new digital services launched

In today's rapidly evolving digital landscape, businesses across industries face the imperative to adapt and innovate to stay ahead of the curve. This challenge is particularly acute for traditional enterprises, often burdened by legacy IT infrastructure that hinders their ability to respond to the demands of the digital age. Insurance companies, in particular, are facing a number of significant challenges, including evolving customer expectations and increased competition.

1. About MAPFRE

MAPFRE is a global insurance company with a presence in 50 countries, offering a wide range of insurance products and services, including car, home, health, life, and business insurance.

Globally, MAPFRE is the largest Spanish insurer in the world, the largest multinational insurer in Latin America, and among the 15 largest European groups by premium volume. MAPFRE is a diverse and unique company, with over 31,200 employees from almost 90 nationalities serving nearly 30 million customers worldwide who place their trust in it every day.

In Spain, it is the leading insurer, with over 6.5 million customers, 11,000 employees, and the largest distribution network in the sector, with around 3,000 offices. It also has distribution agreements with different financial institutions.

2. The Challenge

In navigating the digital era, MAPFRE recognized an essential opportunity to develop new business models and revenue streams. The impetus for change stemmed not from inadequacies in existing infrastructure but from the proactive pursuit of innovation. MAPFRE aimed to unleash its potential by fostering agility, accelerating

time-to-market for novel services, and diversifying its product portfolio to meet evolving customer demands and heightened market competition.

The challenge, in essence, was not a limitation but an opportunity for MAPFRE to chart a course toward a future where it could adapt swiftly to new possibilities, generate fresh revenue streams, and stand out as an inventive leader in the insurance industry.

3. The Solution

MAPFRE partnered with Making Science to create a groundbreaking architecture for software development at the core of the SDM Platform. Following MACH principles, emphasizing microservices, API-first principles, headless architectures, and cloud-native deployment, SDM offered a compelling solution to the company's challenges and provided a foundation for agility, innovation, and growth.

Each of these MACH principles played a crucial role in transforming MAPFRE's digital capabilities and driving its success:

- **Microservices:** By breaking down monolithic applications into smaller, independent microservices, MAPFRE gained the agility to develop and launch new products and services quickly and efficiently. Microservices enabled teams to work independently on specific functionalities, reducing development cycles and accelerating time-to-market.

- **API-first:** The adoption of an API-first approach empowered MAPFRE to create a unified and interconnected digital ecosystem. APIs became the primary interface for applications to communicate, enabling seamless integration with third-party systems,

data sources, and partner platforms. This flexibility allowed MAPFRE to expand its reach, enhance its product offerings, and enrich the customer experience.

- **Headless:** By decoupling the front-end presentation layer from the back-end logic, MAPFRE gained the freedom to innovate and adapt its digital experiences independently. This headless architecture allowed the company to experiment with new designs, technologies, and user interfaces without disrupting the underlying business logic.

- **Cloud-native:** Leveraging the cloud's elasticity and scalability, MAPFRE gained the ability to automatically scale its IT infrastructure up or down based on demand. This flexibility ensured that MAPFRE's digital services could handle fluctuating traffic and support its growing customer base without incurring unnecessary costs.

By adopting DevOps methodologies and practices, MAPFRE has streamlined its software development lifecycle, reducing the time it takes to move new features and updates from development to production. This accelerated release cycle allowed the company to respond more swiftly to customer needs and market trends, further enhancing its agility and competitiveness.

4. Results

The positive impact of MACH architecture and DevOps methodologies is evident in MAPFRE's successful launch of several innovative digital products and services. These products and services follow a hybrid approach, combining elements of a native app (developed for iOS and Android) and a web app (to be accessed via internet browser).


Savia: A comprehensive digital health platform that empowers users to take control of their well-being. It provides seamless access to a wide range of healthcare services, whether insured with MAPFRE or not, including telemedicine consultations 24/7, prescription delivery, and health and wellness content. As of 2022, Savia had over 500,000 users and had conducted over 1 million telemedicine consultations.
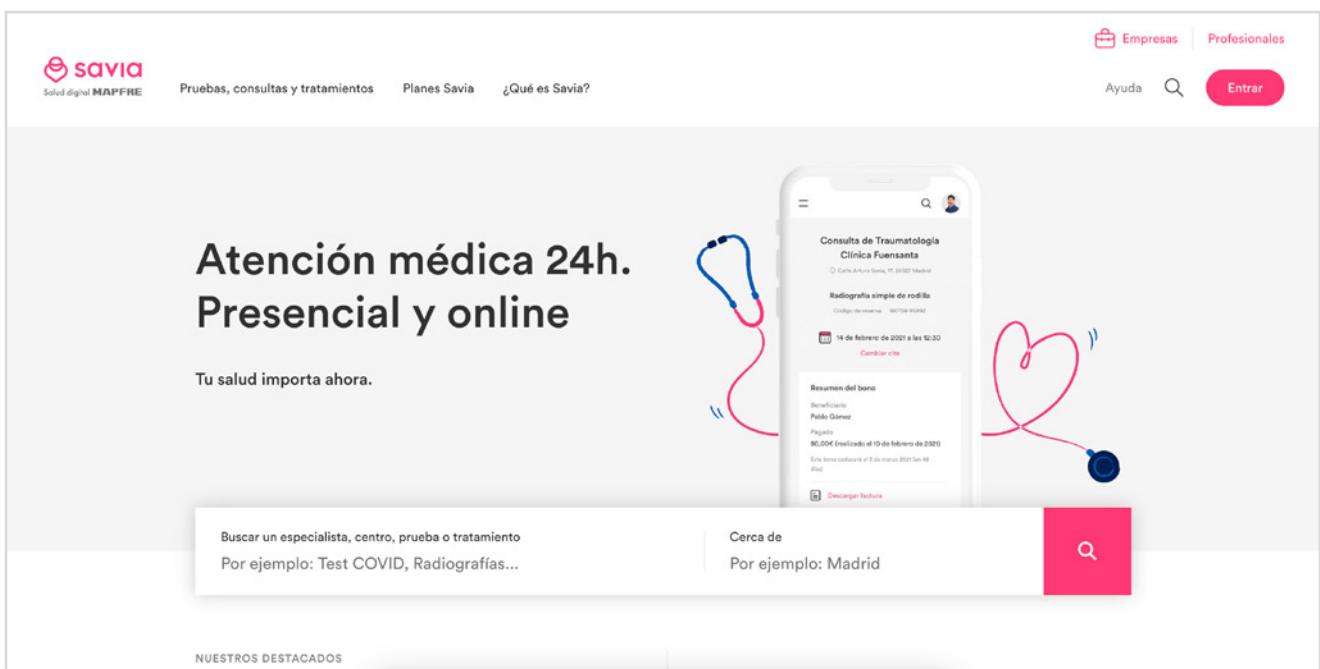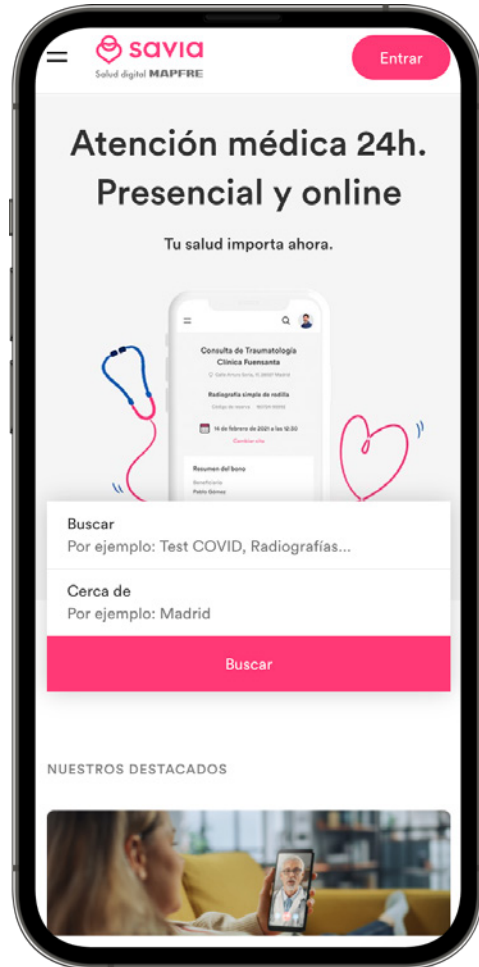
MultiMap: A platform that connects homeowners with a network of over 4.300 trusted and qualified home repair professionals. It simplifies finding and booking more than 400 services, provides personalized repair recommendations, and offers transparent pricing and real-time updates.
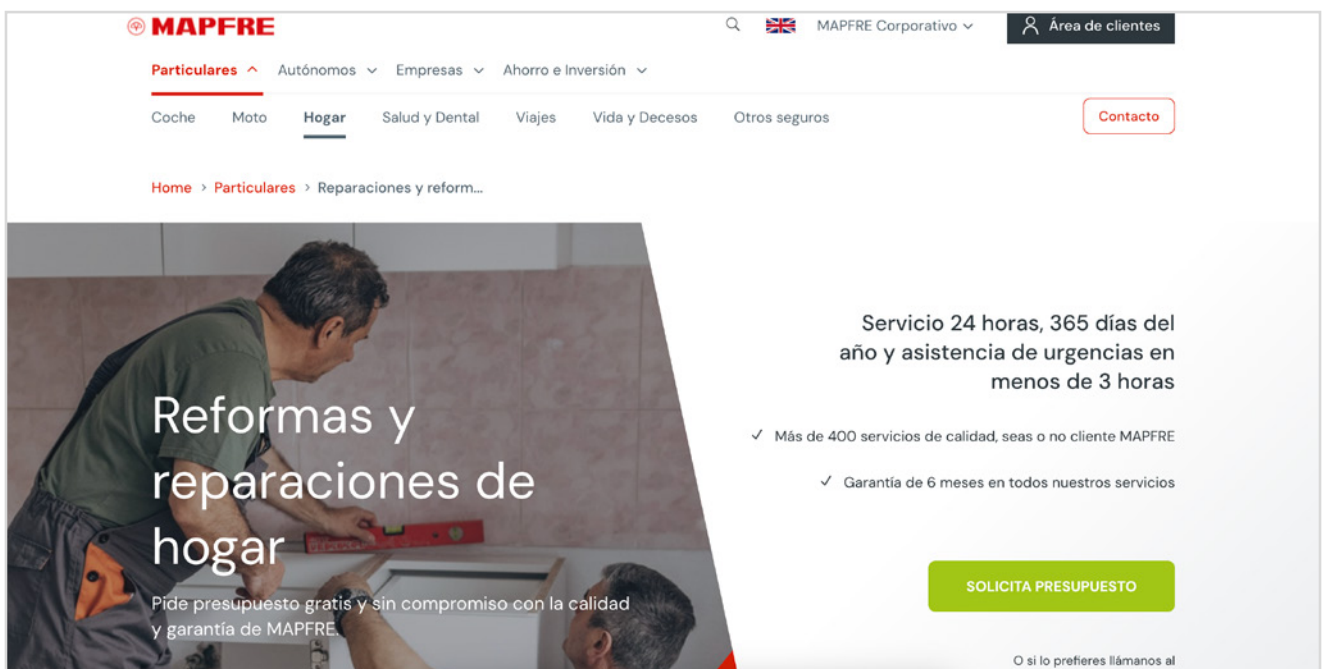
Club MAPFRE

Club MAPFRE: A new loyalty program that goes beyond traditional rewards to promote healthy lifestyles and well-being. It encourages members to make positive choices by offering rewards for healthy habits, exclusive benefits and discounts, and personalized well-being support.

making science
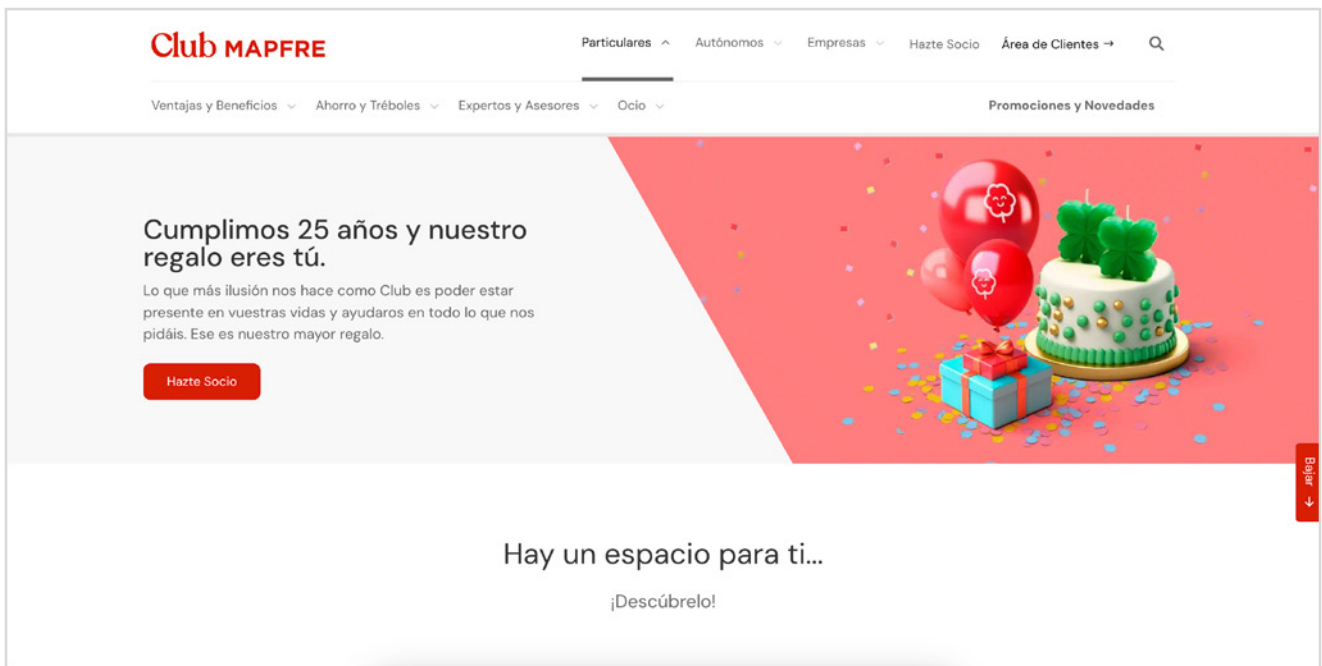
In addition to Savia, Multimap, and Club MAPFRE, the company has leveraged the SDM Platform to develop a suite of portals and self-service applications, empowering customers with a convenient and efficient way to access and manage their insurance products and services.

The combination of these MACH principles as the foundation of the SDM Platform transformed MAPFRE's digital capabilities, enabling the company to:

- Respond quickly to changing market conditions and customer needs

- Launch new products and services with greater speed and efficiency

- Develop ad-hoc features such as payments and subscriptions and reuse them across the different digital products

- Deliver seamless and personalized digital experiences across multiple channels

- Integrate with third-party systems and data sources to enhance its offerings

- Reduce IT costs and optimize resource utilization

> *Embracing the MACH architecture with Making Science was a transformative step for MAPFRE. The efficiency gains and agility achieved have not only addressed immediate challenges but have positioned us for ongoing success. The future with the SDM Platform holds the promise of continuous improvement, ensuring MAPFRE remains at the forefront of digital innovation in the insurance industry.*

Jesús Sanz Alonso
Deputy Director of Solutions Development at **MAPFRE** Spain

Responsible for MAPFRE's SDM Digital Platform.

⊕ **MAPFRE**

6. Looking into the future...

The future use of the SDM Platform for developing new services and features is very promising to address the needs of insurance companies in the digital age.

The capabilities of the platform, brought by the MACH architecture as a modern approach to software development, enable the efficient creation of not only new digital services, products, and informative portals but also allow the integration of specific features or components from one product to the other. Within this scenario, MAPFRE can enhance the technical specifications and performance of its portfolio following a continuous improvement approach.

7. Conclusion

MAPFRE's adoption of MACH architecture has not only addressed its immediate challenges but has also positioned the company for continued success in the ever-evolving digital landscape. MACH architecture has become a catalyst for innovation, allowing MAPFRE to explore new business opportunities, expand its product portfolio, and strengthen its competitive edge.

As MAPFRE continues its journey of digital transformation, MACH architecture will undoubtedly play a pivotal role in shaping the company's future success. The company's commitment to innovation and its embrace of modern technologies will enable it to adapt to the changing demands of the insurance industry and continue to deliver exceptional value to its customers.
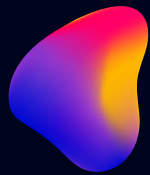
8. Why Making Science?

Making Science is a leading digital acceleration and technology consultancy with a global presence and a team of experts in Software Development, DevOps methodologies, Cloud, Data Analytics, and other cutting-edge technologies. The company's holistic approach and ability to tailor solutions to meet the unique needs of each client are key differentiators.

In addition to its expertise in these areas, Making Science has strong partnerships and certifications with Google Cloud, Amazon Web Services, and other industry-leading hyper scalers and technology companies.

Making Science's commitment to collaboration and delivering tangible results has made it the ideal partner for MAPFRE's journey of transformation. The company's global presence and team of experts allow it to provide support to clients around the world.

making science

making science

THE DIGITAL ACCELERATION COMPANY©

www.makingscience.com/it-solutions/