Case Study

brillio



FinCrime Solution for a UK Insurer: Enhancing Visibility, Accelerating Investigations, and Reducing Financial Losses

As a leader in insurance and financial services, this insurer serves over 21 million customers across the UK, Ireland, and Canada. The client is a top wealth provider and is expanding rapidly via strategic acquisitions and capital-light operations. With a strong focus on digital resilience, the client aspires to achieve £2 billion in operating profits by 2026.

> **The insurance industry's regulatory rigor is well-established. Yet, managing financial crime investigations with the required levels of technological sophistication is a bane that many grapple with.**

Such was the nature of the problem that our client faced as well. They dealt with disconnected systems and manual processes. There were operational hurdles due to siloed data, resulting in limited visibility across related cases or entities. Inconsistent investigative handoffs and workflows led to delays in resolution and miscommunication. A high degree of manual effort was required to identify relationships and emerging risks. All these factors contributed to a fragmented investigative process. To solve this, the insurer sought a digital technology partner to build a unified, secure, and intelligent financial crime application that streamlined case management and enhanced fraud detection.

With our strong background in ServiceNow implementations, we delivered a solution to the client that boosted investigator efficiency by 10–15% and reduced the time spent logging leads by 50%. This saved an hour per week per user, enhancing operational efficiency. With 100% uptime, the solution enhanced search speed and self-managed administrator functions, greatly improving user autonomy. All this and more while maintaining the highest levels of security and governance.

Copyright © 2025 Brillio. All rights reserved

Why Brillio was chosen

We possess a pragmatic, value-driven approach that helps us define problem statements swiftly and prescribe solutions that lead to success through digital, transformative methods. In this regard, we were chosen for three key reasons: our deep understanding of the client's business and the financial landscape, our consulting expertise in the UK, and our ability to rapidly mobilize resources through a global delivery network. Our strong platform fluency in ServiceNow implementations and business case development furthered our goal to articulate a differentiated value proposition. A compelling business case that aligned with the client's operational goals and regulatory needs

What we did:
Built a FinCrime application on ServiceNow

We designed and implemented the FinCrime app on ServiceNow, consolidating three custom-built legacy tools of the client. The three tools previously served different teams within the organization with no cohesion between the data structures or the datasets. As a result, teams operated with fragmented data structures and workflows. We unified these tools into a single, cohesive platform that covered the entire financial crime case management lifecycle. It enabled investigators to manage fraud investigations from lead intake to resolution within a secure, centralized system. The key features of the solution included the following:



Copyright © 2025 Brillio. All rights reserved

- **Multi-layered security model:** Role and team-based access controls with oversight locking ensured data confidentiality and compliance.
- **Investigator effectiveness and speed:** Contextual data presentation reduced manual effort and accelerated decision-making.
- **Structured case management:** Guided workflows drove robust consistency, accountability, and auditability.
- **Integrated task management:** Seamless assignment, tracking, and escalation of tasks.
- **Entity map and relationship visuals:** Granular insights built from stored customer data, including policies, claims, bank accounts, addresses, and phone numbers.
- **Interactive connection wizard:** Fuzzy matching and real-time validation reduced duplication and missed links.
- **Alert mechanism:** On-screen alerts for cross-case or high-risk entities ensured timely intervention.
- **Flagged data staging:** Suspicious data was staged for prioritized review and linkage.
- **Custom assessment:** Different teams had varying priorities. Assessment metrics dynamically surfaced relevant evaluations based on the leads in the system, enabling accurate risk or fraud determination tailored to each team's focus.



How we did it: A disciplined deployment methodology

Security was the cornerstone of our implementation. It demanded meticulous planning across data staging and access controls. Migrating the client's historical data from legacy systems required rigorous stress testing under varying security levels, with dynamic redaction in lower environments to safeguard sensitive information. Despite the many complexities, we ensured that live data remained protected throughout while validating system capabilities. Ultimately, we laid a solid foundation for a scalable and secure enterprise platform.

Copyright © 2025 Brillio. All rights reserved

For the client, deploying new capabilities meant adopting more than just a technical process; it's a well-choreographed journey that embodies structure, trust, and collaboration. With this in mind, we approached deployment in the same cadence as a standard ServiceNow deployment approach. It included a three-tiered instance approach, spanning deployment, testing, and production. We gathered requirements and turned them into user stories. These had to be approved by the client before being developed, ensuring alignment from the get-go.

Development

Next, our developers got to work, bundling these user stories into update sets (containers to capture, bundle, and migrate multiple stories) for delivery. These update sets were developed, tested, and sent to production. After developing the story, we conducted a functional test and followed it with a 'show and tell' session with the client. This was done to establish a moment of truth that the solution worked as documented per the client's original requirement.

Testing

Next stop: testing. We transposed the code via the update sets containers to the testing environment. We enabled client teams impacted by the release to run formal test scripts using realistic data which helped them replicate the expected outcomes. The assumption was straightforward. If something didn't work, the team had two paths. One, Fix Forward (a quick fix in the test environment) that was then saved as an update set. Or, return to the development stage to recode. The choice depended on how widespread the perceived impact and magnitude of recoding might be.



Copyright © 2025 Brillio. All rights reserved

Production

After the client signed off on the testing, we scheduled a release for production (utilizing the update sets). It required careful planning, as we wanted to ensure that any new code release wouldn't adversely impact the client's existing production functionality. We raised a change request and secured approval from all the impacted parties for the scheduled release date. Reason? Once the code is released to production, it must undergo business commission testing by all impacted parties.

Next, we activated a detailed implementation plan with clear actions, owners, sequences, and timings—all controlled through conference bridges with a centralized program management control team. We sent regular communications throughout the planned implementation to ensure every major stakeholder was informed. Any deviation, delays, or decisions were orchestrated by the program management control team during this time. ServiceNow's flexibility, combined with our domain expertise delivered an intuitive platform tailored to the client's investigative needs.

Financial crime app release: The big day finally arrived

Given the sensitivity of the data, the client set up a dedicated testing environment with real data for select users. This controlled environment was pivotal in ensuring that every scenario was validated before being released to production. We obtained a formal signoff once the client was happy. The journey didn't end there. Early life support was provided for a short period. It was intended to work as a safety net after deployment in case unforeseen issues arose. By doing this, we ensured a smooth transition and continued trust and support for the client. Every step was carefully executed, and every stakeholder meticulously aligned. The outcome? A robust application that empowers teams to tackle financial crime with greater clarity and confidence, backed by a deployment journey that left nothing to chance.

Copyright © 2025 Brillio. All rights reserved

The success of this endeavor was a two-way testament. First, to the client's commitment to innovation, and second, to our drive toward accelerated precision and collaboration with comprehensive security controls in place.

Accelerated delivery that drove higher investigative confidence

The new FinCrime platform delivered several strategic benefits for the client.

- **10–15% improvement** in investigator efficiency (based on direct feedback from the internal fraud team)
- **50% reduction** in time spent to log leads (from 20 minutes to 10 minutes per lead and roughly one hour saved per week per person)
- **Higher operational efficiency** (AML ops) with one hour per day saved per person (quicker mailbox logging, ATM allocation, screen navigation, and captured outcomes)
- **Faster search speed** (improved retrieval and referencing of old leads)
- **100% uptime** since the launch (responsive, reliable, and quick to load)
- **Better user autonomy** with all admin functions self-managed
- **Strong security and governance** with a robust access model and structured change control
- **Ensured scalability** for the long term with an enterprise-ready platform and fully integrated IT support



Copyright © 2025 Brillio. All rights reserved

ABOUT BRILLIO

Brillio is a digital technology services company that drives AI-first engineering and design-led experiences for global enterprises. Born digital in 2014, its consulting-led services span Customer Experience, Data & AI, Product Engineering, and Digital Infrastructure. With an industry-leading NPS of 71, Brillio accelerates time to market through its proprietary BrillioOne.ai platform, powered by AI-ready talent with deep domain expertise.

Brillio is the official Digital Transformation Partner and the official Data and AI Services Provider of Atlassian Williams Racing. Brillio partners with leading technology providers including Microsoft, AWS, Google Cloud, Salesforce, Adobe, Databricks, and Snowflake and operates with 6,000+ “Brillians” across 15 global delivery centers. Consistently recognized as a Great Place to Work® since 2021, Brillio blends innovation, talent, and purpose to deliver measurable outcomes for clients and fulfilling careers for employees.

https://www.brillio.com/
Contact Us: info@brillio.com

Copyright © 2025 Brillio. All rights reserved