

# Strengthen the building blocks for digital innovation with connectivity

Digitalised innovations are transforming business models and operations. To this end, Singapore Life's mission is to make life insurance more convenient, transparent, and accessible for everyone. Operating entirely from the cloud, they created a fintech life insurance company with an online-only life insurance model. To drive this innovation, Singapore Life required a partner who could provide a fast, reliable, and scalable network. In Singtel, the organisation found the partner who could support them in their goal to change the life insurance industry.

## Executive Summary

**Company name**  
Singapore Life

**Solution partner**  
Acutech

**Industry**  
Life insurance

**Business challenges**

- Need a reliable network for accessing public cloud environment to fulfill e-commerce needs that runs 24/7.
- Require a reliable connection for developers to access online operating environment as all insurance services are fully cloud operated.

**Cloud Service Provider**  
Amazon Web Services (AWS)

**Singtel solution**

- Singtel Meg@POP IPVPN
- Singtel Cloud Connect (IPVPN)

**Business value**

- Fast, reliable and secure cloud connectivity to multiple clouds that is always available for critical operations.
- A platform for developers to create new services and high-quality experience for life insurance.
- An efficient infrastructure to easily and cost-effectively scale into the region.

# Singapore Life

## Business needs

Singapore Life officially opened its digital doors in 2017 and is the only insurer that operates completely online in Singapore. Fully licenced by the Monetary Authority of Singapore, it is the first independent life insurance company to receive a licence since 1970. Currently the fastest growing direct life insurer locally, the business is funded by globally renowned investors who are keen to see the business grow.

- Life insurance has an added level of price complexity compared to general insurance products, like those for automobiles and homes.
- Singapore Life needed a platform where all pricing was correct at the point of sale, as life insurance premium prices do not change for the term of the policy.
- The cloud-only system needed to offer 24/7 customer service and provide an immediate application outcome and policy issuance – unlike traditional life insurance companies that are dependent on a manual review.
- A reliable network was needed to support a cloud portal for customers to view their policy documents, and for advisors to have instant access to view the application status of their clients.

There was a need to expand the platform into Southeast Asia cost-effectively. "Singapore is a sophisticated and well-regulated market," says Mr Shanahan. "But it's not going to support a billion dollar insurance company. You go to Vietnam, Philippines or Thailand and you can dramatically scale a company in terms of valuation."

“ If we get cut off from our connection, we're cut off from our production system. So connectivity has to be agile. It's got to have high bandwidth, low latency, and be absolutely reliable. ”

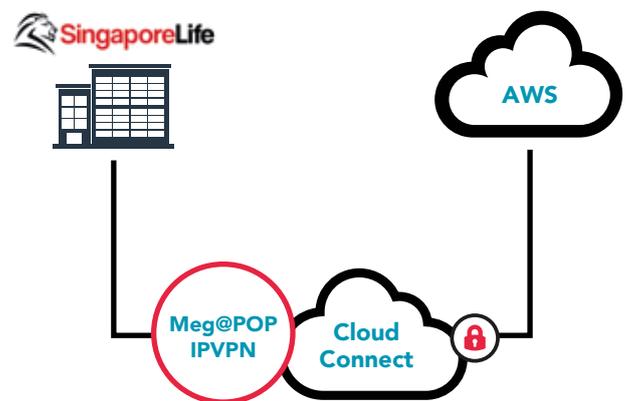
**Mr James Shanahan**  
Chief Operating Officer, Singapore Life

Singapore Life's IT manager, Acutech, had been trialling different private network providers. "You needed separate licenses for everything," says Murali Gopalan, Business Development Manager at Acutech. "We set up a trial product and tested the network connection. We ran it for two months but there was a lot of instability. If Singapore Life

wanted to live and breathe the cloud, it had to have secure and stable cloud connectivity."

## Solution

Singapore Life already had a viable product – an early version that sold term life insurance. To support a more complex model, they required a network connection that would provide their developers with an uninterrupted connection to their operating environments.



Singtel's Cloud Connect leverages Meg@POP IP VPN, a private and secure network to provide a robust, optimised, and reliable connection – especially effective for IT deployments. It bypasses the Internet, offering a secure connection to public clouds.

The Singtel team understood what Singapore Life and Acutech required to run an innovative business. In order to minimise costs, Singtel developed a plan to have Meg@POP IP VPN and Cloud Connect services up and running before the previous network was deactivated.



The reliable connectivity allowed Singapore Life to concentrate on their bigger ambitions and business goals.

A stable network meant that there were no constant dropouts which decreased operational efficiency.

“ We set it live once it was configured, and I haven't had to think about it since. We've been stable since it went live. ”

**Mr James Shanahan**  
Chief Operating Officer, Singapore Life



Singtel completed the move to the new network with no downtime. “It was planned and configured properly,” says Mr Gopalan. “When you do that, things run smoothly.”

## Benefits

Singapore Life expanded their initial product around four concepts: direct sales journeys, indirect sales journeys through advisors, a customer portal, and an advisor portal. Working on a reliable, sturdy, and fast network via Meg@POP IP VPN and Cloud Connect, Singapore Life's developers were able to create a new and high-quality experience for customers purchasing life insurance.

The results of this innovation were clear. “We sold more in two days on the new integration layer than we sold since we launched the business,” says Mr Shanahan.

Targeting advisors in a digital campaign saw a dramatic increase in traffic. The volume of concurrent sessions grew by six times in the first ten minutes of launching new products.

## Future plans

With an innovative platform and operating capabilities, Singapore Life is in a position to easily, and cost-effectively scale. Singtel's robust and reliable network made this journey possible.

“The whole purpose of our operating model is to overcome that,” says Mr Shanahan. “We can keep the central, single, and efficient platform but still have the flexibility to configure to the local market as much as we want.”

Successful business relationships like the one between Singapore Life, Acutech, and Singtel are built around trust and shared goals. “I don't want vendors and I don't want to upgrade them to partners,” says Mr Shanahan. “What we

want are friends and the qualitative difference with friends is that they've got your back. If you think of it that way, you're part of a family – you want that kind of business relationship.”

“ I want Singtel to take us over to other regional countries. And I want Acutech building and operating the same way there, as an extension of the ecosystem we have here. ”

**Mr James Shanahan**  
Chief Operating Officer, Singapore Life

## About Acutech

Acutech is a solution provider, delivering integrated IT platforms and services to global client base. For over 20 years, Acutech has been providing state-of-the-art turnkey solution that allows clients to focus on business, rather than their IT systems. With offices in Europe, Asia and North America, Acutech delivers integrated solutions, utilising its state-of-the-art suite of industry leading services and capabilities.

# About Singtel

Singtel is Asia's leading communications technology group, providing a portfolio of services from next-generation communication, technology services to infotainment to both consumers and businesses. For consumers, Singtel delivers a complete and integrated suite of services, including mobile, broadband and TV. For businesses, Singtel offers a complementary array of workforce mobility solutions, data hosting, cloud, network infrastructure, analytics and cyber-security capabilities. The Group has presence in Asia, Australia and Africa and reaches over 700 million mobile customers in 21 countries. Its infrastructure and technology services for businesses span 21 countries, with more than 428 direct points of presence in 362 cities.

## Awards

### Asia Communication Awards

Best Enterprise Service - Connectivity as a Service (2013)  
Best Cloud Service (2011 & 2012)  
Project of the Year - G-Cloud (2014)

### Cloud & DevOps Awards 2016

Best Cloud Computing Adoption Project (G-Cloud)

### Computerworld SG Readers' Choice Awards

Best Data Centre and Hosting Services Provider  
(2007 & 2009 - 2013)  
Best Managed Connectivity Services Provider  
(2006 - 2013)

Computerworld Singapore Customer Care Award  
Cloud Services (2012 - 2013)

### Frost & Sullivan Asia Pacific ICT Awards

Telecom Cloud Service Provider of the Year (2012, 2016)

### Frost & Sullivan Best Practices Award 2017

Singapore Managed Cloud Service Provider of the Year

### IDC MarketScape in Asia Pacific 2013

A Leader for Datacenter and Hosted Cloud Services

NetworkWorld Asia Readers' Choice Product Excellence  
Awards (2013)

Managed Infrastructure Services  
Cloud Infrastructure Provider

### Telco Cloud Forum Awards 2016

Telco Cloud of the Year