



[70% of P&S implementations fail — 10 best practices to beat the odds]

90% of all insurance firms intend to adopt or replace their P&S before 2027, with 60% of P&S leaders developing new platform systems or major enhancements to existing systems within 2025.

If a carrier wants to beat the odds and successfully transition from a function-oriented legacy system to an enterprise-wide platform, they must understand the challenges and best practices associated with P&S implementation.

Mind the gaps — 10 reasons why most P&S implementations fail

Before beginning a P&S implementation, carriers must first examine why so many P&S implementations fail. The often-to-

short an implementation is often based on a very specific problem, rather than the need for an overall system or organization redesign. Carriers may find themselves with P&S a tactical system update or other minor technology interventions, before key decision makers realize that a total system replacement may be necessary.

Even when the process starts out well, unexpected hurdles may arise during the course of the implementation. Carriers often face changing priorities, scope creep and budget overruns for the project, as evolving best practices and the regulatory & compliance landscape change. Another common source of significant scope creep is jumping straight to detailed requirements gathering, without defining the overall business vision.



P&S
implementations
fail

of the target operating model the P&S platform is expected to support. A failure in communicating the broader vision with the development teams may cause them to produce architecture disconnected from target goals, resulting in delays and/or failure to user acceptance. If employee concerns are not addressed early on in the implementation, staff members may become worried whether automated processes or other functions will make their jobs obsolete. This may cause a distracted workforce and loss of project support.

Even if carriers make it to the end of the program, they may realize that multiple



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Table of Contents Pas Platform Development And Change 19511986

1. Understanding the eBook Pas Platform Development And Change 19511986
 - The Rise of Digital Reading Pas Platform Development And Change 19511986
 - Advantages of eBooks Over Traditional Books
2. Identifying Pas Platform Development And Change 19511986
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Pas Platform Development And Change 19511986
 - User-Friendly Interface
4. Exploring eBook Recommendations from Pas Platform Development And Change 19511986
 - Personalized Recommendations
 - Pas Platform Development And Change 19511986 User Reviews and Ratings

- Pas Platform Development And Change 19511986 and Bestseller Lists
- 5. Accessing Pas Platform Development And Change 19511986 Free and Paid eBooks
 - Pas Platform Development And Change 19511986 Public Domain eBooks
 - Pas Platform Development And Change 19511986 eBook Subscription Services
 - Pas Platform Development And Change 19511986 Budget-Friendly Options
- 6. Navigating Pas Platform Development And Change 19511986 eBook Formats
 - ePub, PDF, MOBI, and More
 - Pas Platform Development And Change 19511986 Compatibility with Devices
 - Pas Platform Development And Change 19511986 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Pas Platform Development And Change 19511986
 - Highlighting and Note-Taking Pas Platform Development And Change 19511986
 - Interactive Elements Pas Platform Development And Change 19511986
- 8. Staying Engaged with Pas Platform Development And Change 19511986
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Pas Platform Development And Change 19511986
- 9. Balancing eBooks and Physical Books Pas Platform Development And Change 19511986
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Pas Platform Development And Change 19511986
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Pas Platform Development And Change 19511986
 - Setting Reading Goals Pas Platform Development And Change 19511986
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Pas Platform Development And Change 19511986
 - Fact-Checking eBook Content of Pas Platform Development And Change 19511986
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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