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HCL Trace in practice

Applying time telemetry to an actuarial outsourcing engagement

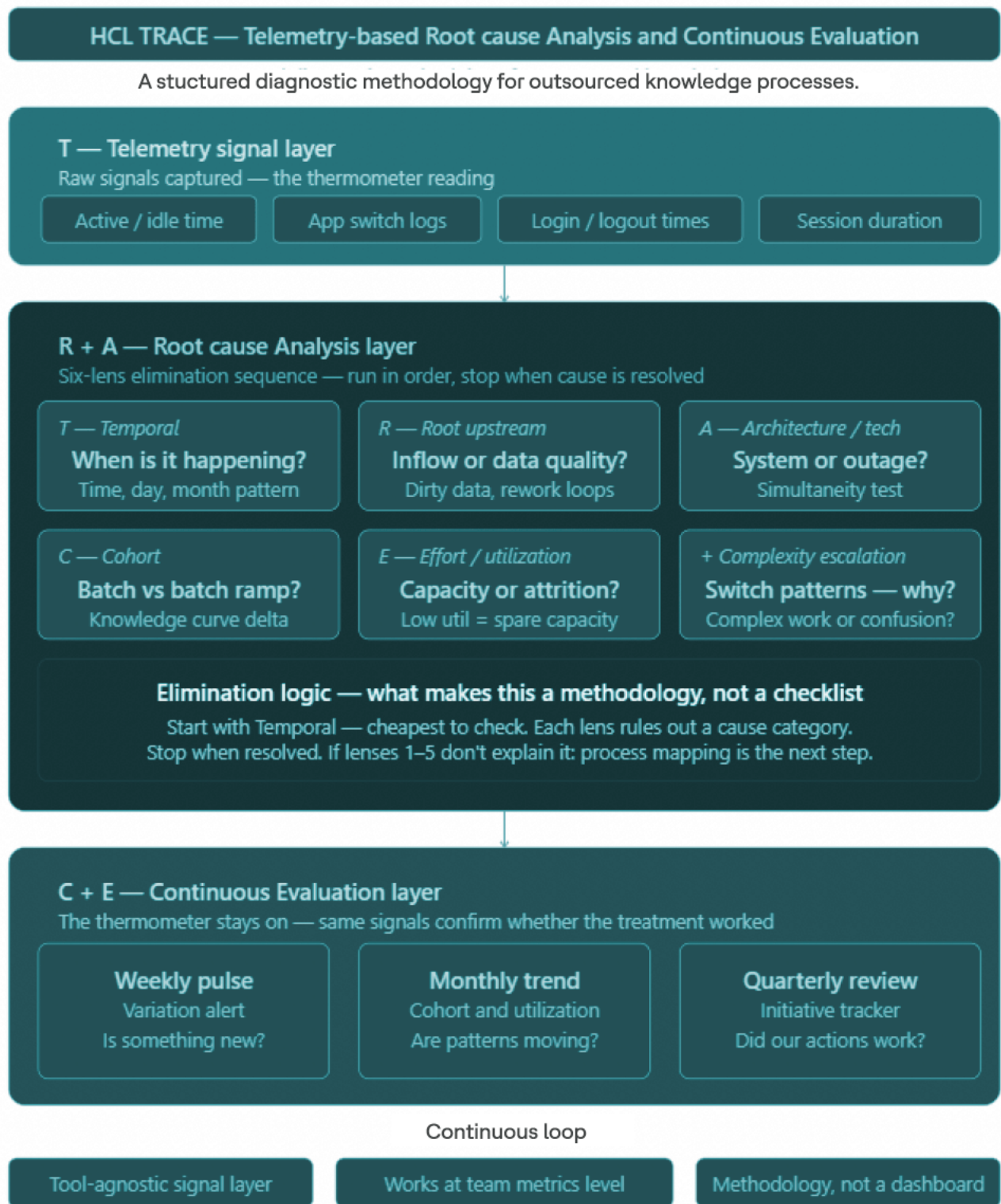
Case illustration actuarial processing knowledge process outsourcing.



HCL Nippon

The thermometer principle

When a patient runs a fever, the thermometer is not the treatment. It is the instrument that confirms an issue exists, points to the likely cause, and helps track whether the intervention is working. TRACE applies the same principle to outsourced operations. Time telemetry acts as the thermometer. The 6.5 hours of productive time observed in this engagement was not a verdict on the team. It was a signal that required investigation.



Engagement context

Process Actuarial data processing reserving, renewal scoring, submission handling.	Team structure Multibatch team, Batch 1 (tenured) through Batch 44 (most recent intake).	Observed baseline 6.5 hrs productive time against a 9 hr contracted shift 2.5 hrs unaccounted.	Client concern High idle time, frequent app switching, crosstraining disruption cause unknown.
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The client was already collecting telemetry data including active time, idle time, application usage and session logs. The challenge was not the availability of data, but the ability to interpret it and translate observations into corrective actions.

Step 1

Reading the thermometer: what the signals showed

Before any diagnosis, TRACE requires a four-week baseline. Three signals were available and consistent:

Active / idle split Team averaged 6.5 hrs active in a 9 hr shift. Idle time was not uniformly distributed — it spiked on specific dates and for specific agent cohorts.	App switch frequency Average switches per session were 40% above the level seen in comparable actuarial engagements. Short dwell times on the CRM indicated agents were visiting, not working.	Session patterns Login to first activity lag was higher on Monday mornings and on the first three business days of each month — a temporal signal worth investigating.
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The thermometer reading:

The productivity gap was not consistent across the operation. Distinct patterns emerged across time periods, employee groups and application usage, indicating multiple underlying causes rather than a single productivity issue.

Step 2

Running the diagnostic lenses

TRACE applies six lenses in sequence. Each lens either resolves the cause or passes it forward. Below is what each lens revealed in this engagement.

Lens	Finding	Telemetry signal
T Temporal	Idle spikes cluster at month-end and on Monday mornings Actuarial work is heavily front loaded in the monthly cycle. Renewal processing, reserving runs, and submission reviews all peak in the first three business days. Idle time was not random — it was cyclical. This is not underperformance; it is inflow surge meeting a fixed team capacity.	<i>Heatmap of idle% by hour and day-of-month showed consistent spikes on days 1–3 of each month. Login lag on Mondays suggested warm-up time, not disengagement.</i>

R Upstream	Agents were leaving the CRM to chase data from preunderwriting On days with high inflow, active time shifted from the actuarial CRM to the email client. Switch logs showed a recurring sequence: CRM open — idle — email open — CRM return. Agents were not avoiding work; they had received incomplete submissions and were requesting missing fields from the preunderwriting team. The CRM idle time was waiting time, not slack time.	<i>Email client active-time share rose 18% on high-inflow days. CRM-to-email-to-CRM switch sequence appeared in 62% of sessions on those days — a clear rework loop signature.</i>
A Technical	CRM latency confirmed on specific dates — a system issue, not a people issue Three dates showed simultaneous idle spikes across all agents between 10:00 and 10:20 AM. This is the simultaneity test: if the spike hits everyone at the same clock time, the cause is infrastructure. The timestamps were taken to the client's IT team, who confirmed a known CRM performance degradation window during scheduled background jobs.	<i>In-app idle within CRM sessions — not between sessions — spiked identically across Agent A, B, and C on the same three dates. Individual scatter ruled out; system cause confirmed.</i>
C Cohort	Batch 44 was tracking 22% behind Batch 43 at the same point in tenure The most recent intake (Batch 44) was dragging the team average down significantly. Compared to Batch 43 at week 4 of their tenure, Batch 44 had higher switch frequency, lower CRM dwell time, and more reference tool visits. The training design had been modified between batches — the data suggested the modification had reduced structured hands on practice time.	<i>Productive time ratio indexed to week-1 of joining showed Batch 44 at 58% vs Batch 43 at 75% at the same point. Switch rate in Batch 44 was 2.1x that of experienced agents on identical task types.</i>
E Utilization	Two experienced agents showed sustained individual drop — welfare signal After accounting for temporal, upstream, technical, and cohort causes, two tenured agents remained consistently below baseline — a 19% and 23% drop over six weeks with no systemic explanation. This is not a performance issue to be managed through KPIs. It is a welfare signal requiring a manager conversation.	<i>4-week rolling productive time average per agent. Drop preceded any change in inflow or system environment. No cohort correlation — individual pattern only.</i>

What the lenses confirmed:

Of the 2.5 hours of unaccounted time, the diagnostic sequence attributed: ~45 minutes to cyclical inflow surge (Temporal), ~35 minutes to upstream data chasing (Root upstream), ~15 minutes to CRM system latency (Technical), ~40 minutes to Batch 44 ramp drag (Cohort). The remaining variation was either within normal range or flagged for individual welfare follow up. None of it required a blanket productivity intervention.

Step
3

Prescribing the treatment

Each issue identified through TRACE required a different response and a different owner. This distinction is important because a single productivity initiative would have addressed only part of the problem while leaving the underlying causes unresolved. TRACE helped pinpoint the source of each issue, enabling targeted and effective interventions.

Cause identified	Intervention	Owner	Expected telemetry movement
Month-end inflow surge	Flex capacity model: cross train 20% of team to absorb surge. Adjust FTE model to reflect real productive hours, not assumed.	Operations lead + workforce planning	Idle% on days 1–3 of month to reduce toward non-surge baseline.
Upstream data quality	Preunderwriting SLA introduced: submissions must meet a data completeness checklist before handoff to actuarial team.	Client governance preunderwriting team	Email active time share on high inflow days to drop; CRM email CRM switch sequence to reduce.
CRM latency window	Client IT to reschedule background jobs outside of 09:30–10:30 AM peak processing window.	Client IT infrastructure team	In-app CRM idle during 10:00–10:20 window to reduce from go-live date.
Batch 44 ramp deficit	Training redesign: restore structured hands on CRM practice in weeks 2–3. Introduce Batch 43 peer coaching pairs.	Training lead + L&D	Batch 44 productive time ratio to track within 10% of Batch 43 by week 8
Individual welfare signal	Manager led welfare conversation within 5 business days. No KPI action. Purpose: understand context, offer support.	Direct line manager + HR	No telemetry target set – human outcome only

Step 4

Keeping the thermometer on: continuous evaluation

Each intervention was assigned a telemetry confirmation metric before it launched. The principle: if you cannot name the signal that should move, the intervention lacks a hypothesis. At 4, 8, and 12 weeks post-intervention, TRACE tracked whether the metrics moved.

Initiative	Confirmation metric	Confirmation metric
Pre-underwriting SLAI	Email active-time share on high-inflow days	Down 14 percentage points. CRM-email-CRM rework loop reduced by 58%
CRM background job rescheduled	In-app idle 10:00–10:20 AM window	Eliminated on go-live date. Simultaneous spike disappeared from all agent records
Batch 44 training redesign	Productive time ratio vs Batch 43 at matched tenure point	Gap closed from 22% to 8% by week 8. Within target range
Flex capacity for month-end surge	Idle% on days 1–3 of month	Reduced from 34% to 19% idle. Not fully resolved — inflow model refinement ongoing

The broader point: what TRACE changed

Before TRACE

- Client had telemetry data but no diagnostic method
- 6.5 hrs productive time read as a performance failure
- Cross-training, idle time, and app switching treated as a single problem
- Proposed response: coaching programme across the whole team
- No mechanism to confirm whether any intervention worked

After TRACE

- 2.5 hrs decomposed into five distinct causes with five distinct owners
- Upstream SLA change delivered to client's own pre-underwriting team — not in scope of original engagement
- CRM infrastructure fix required no operational change — pure IT action
- Batch 44 ramp intervention targeted and confirmed within 8 weeks
- Governance cadence installed: weekly pulse, monthly trend, quarterly initiative review

The thermometer did not cure the fever.

The analysis revealed multiple underlying causes contributing to the observed productivity gap, each requiring a different intervention and owner. Importantly, not all causes originated within the outsourcing operation itself. This highlights the value of a structured methodology that can separate symptoms from root causes and guide targeted action.

HCL TRACE Proprietary methodology	Tool-agnostic · Team-level signals Not a dashboard but a diagnostic method	Case illustration only Data and metrics are indicative
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Nippon by HCL:

Nippon by HCL is an enterprise grade, scalable and automated solution that accurately captures work effort and output data, offering visibility into employee work patterns. Backed by extensive research around the challenges that employees and organizations face regarding productivity, wellness, and engagement, Nippon has evolved into an effective tool delivering data-driven, deep insights to end users and decision makers.

Nippon automatically and accurately tracks knowledge workers' work time and categorizes it into core, collaborative, and non-productive. It provides dashboards for reviewing capacities, productivity, and leveraging data for team coaching. Nippon helps identify effort leakage across locations, project teams, and vendors, enabling data-driven decisions with verifiable evidence of actual effort and capacities.

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