CASE STUDY

From Migration to Momentum

How Länsförsäkringar transformed a decade-long modernization journey into a scalable digital foundation for the future of insurance

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Länsförsäkringar

fadata

Introduction

Core transformation in insurance is rarely a linear process.

Behind every successful modernization program lies years of **operational complexity, difficult decisions, evolving priorities, and sustained execution under pressure**. For insurers operating across multiple entities and legacy environments, the challenge becomes even greater: how do you modernize without disrupting the business that already exists?

This was the reality facing Länsförsäkringar, one of Sweden's most recognized insurance brands, operating through a federation of 23 independent regional insurance companies.

Over more than a decade, the organization undertook a large-scale transformation initiative to modernize its non-life operations, migrate away from legacy infrastructure, and establish a scalable digital foundation capable of supporting future growth.

Presented during Fadata's Insurance Summit 2026, Länsförsäkringar's journey demonstrates that successful transformation is not defined by speed or simplicity but by resilience, trust, and long-term execution.

The Challenge: Modernizing Without Losing Stability

For years, Länsförsäkringar operated on internally developed legacy systems supporting multiple regional entities and business processes.

While these systems had evolved alongside the business, they increasingly created limitations around scalability, agility, operational efficiency, and customer experience.

At the same time, the organization faced growing pressure to:

Deliver more seamless digital customer journeys

Reduce dependency on aging infrastructure

Modernize products and customer interactions faster

Improve operational predictability and stability

Enable scalability across all regional companies

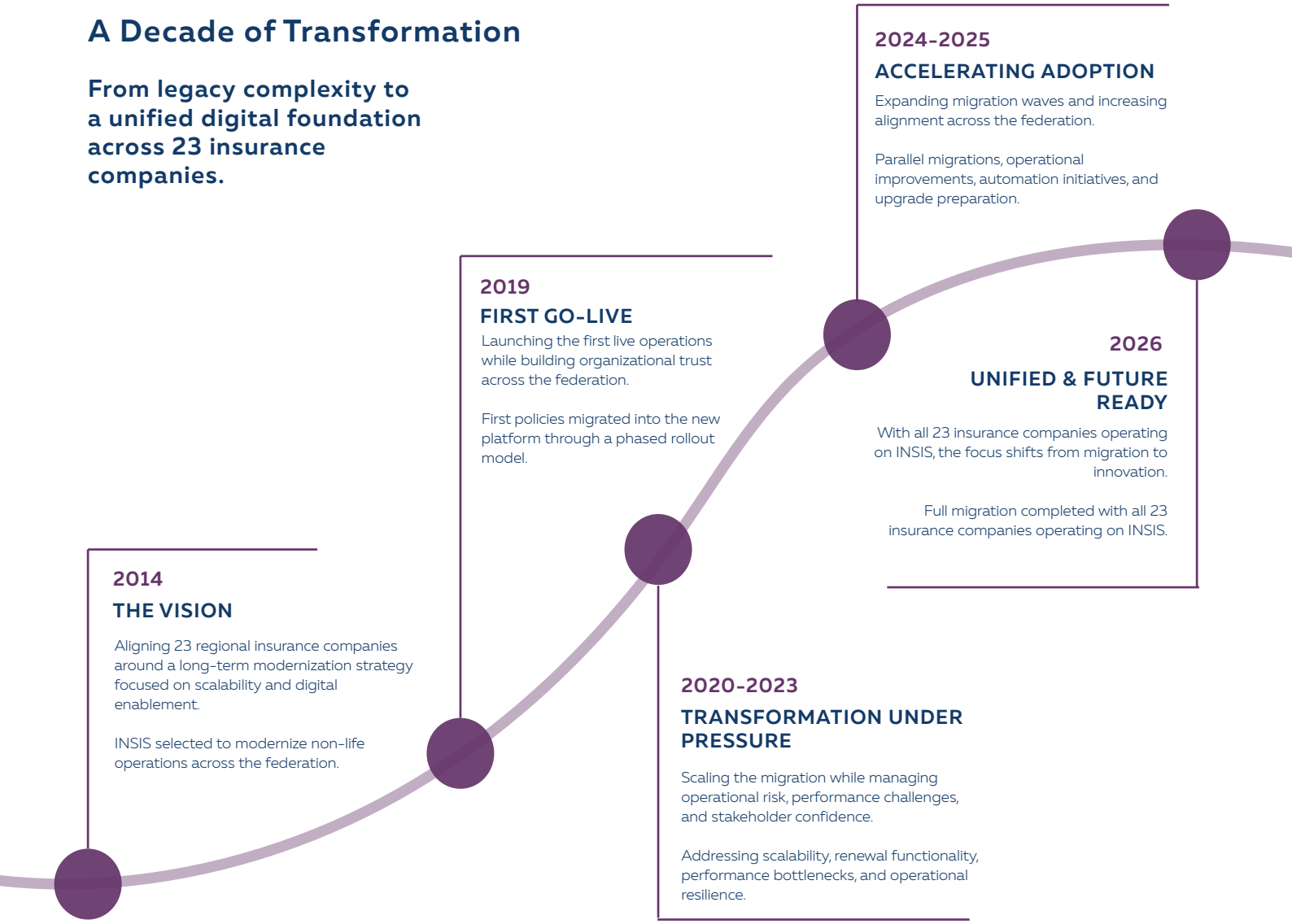
The complexity extended beyond governance.

Unlike centralized insurers, **Länsförsäkringar operates as a federation**, where each regional company maintains its own leadership and operational autonomy. **Transformation therefore required not only technological change, but also alignment and trust across 23 different organizations.**

At the start of the migration journey, key capabilities were still evolving, while performance and scalability challenges increased operational risk. The organization quickly realized that successful modernization required more than technology: it demanded a shared business commitment.

A Decade of Transformation

From legacy complexity to a unified digital foundation across 23 insurance companies.



2014
THE VISION

Aligning 23 regional insurance companies around a long-term modernization strategy focused on scalability and digital enablement.

INSIS selected to modernize non-life operations across the federation.

2019
FIRST GO-LIVE

Launching the first live operations while building organizational trust across the federation.

First policies migrated into the new platform through a phased rollout model.

2020-2023
TRANSFORMATION UNDER PRESSURE

Scaling the migration while managing operational risk, performance challenges, and stakeholder confidence.

Addressing scalability, renewal functionality, performance bottlenecks, and operational resilience.

2024-2025
ACCELERATING ADOPTION

Expanding migration waves and increasing alignment across the federation.

Parallel migrations, operational improvements, automation initiatives, and upgrade preparation.

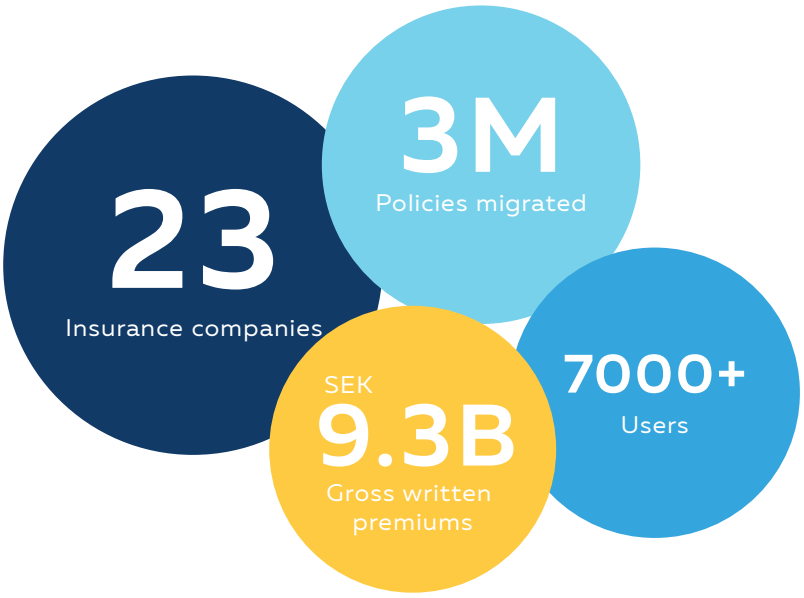
2026
UNIFIED & FUTURE READY

With all 23 insurance companies operating on INSIS, the focus shifts from migration to innovation.

Full migration completed with all 23 insurance companies operating on INSIS.

Reaching the Turning Point

In February 2026, Länsförsäkringar completed the migration of its final insurance company into INSIS. More than a technical milestone, **this marked the transition to a fully modernized core platform and a unified digital foundation for future innovation, customer-centricity, and operational scalability.**



The Business Impact

With migration completed, Länsförsäkringar is now focused on unlocking the long-term value of modernization. The organization's next priorities include:

Delivering Digital Customer Experiences
The new platform enables more seamless digital interactions across customer journeys, supporting self-service capabilities and more efficient servicing models.

Improving Operational Predictability
A major focus throughout the transformation has been creating a more stable and predictable operational environment for both employees and customers.

Accelerating Product Evolution
The organization is now better positioned to introduce and evolve products faster across regional entities while maintaining shared operational foundations.

Enabling Cross-Selling and Customer Value
With a more unified view of products and customer interactions, Länsförsäkringar aims to strengthen personalization and cross-selling opportunities across its portfolio.

> *The objective is no longer simply to operate the platform, but to "love the system." That shift reflects a broader transformation in mindset: from managing complexity to enabling innovation.*
>
> **Mikael Steenberg**, *Manager IT-development, Länsförsäkringar*

AI and the Next Stage of Transformation

Having established a modernized core, Länsförsäkringar is now exploring how AI can accelerate both operational efficiency and customer experience.

The organization is already applying AI across several practical use cases:

- Conversational AI within claims journeys
- Retrieval-augmented solutions supporting internal decision-making
- AI-assisted knowledge access for employees
- Developer enablement initiatives focused on AI-supported workflows

Rather than approaching AI as a standalone innovation trend, the focus is on embedding it into operational processes where it can improve speed, efficiency, and scalability.

At the organizational level, Länsförsäkringar has also launched initiatives aimed at increasing "AI fluency" across teams, encouraging experimentation, knowledge sharing, and productivity improvements throughout the business

Lessons from the Journey

Länsförsäkringar's experience highlights several realities increasingly relevant for insurers undergoing transformation:

Stability drives adoption

User confidence and operational predictability are essential for scaling transformation successfully.

Modern cores create future optionality

Once legacy complexity is removed, insurers can focus on innovation, customer experience, AI enablement, and growth.

Migration is a long-term execution challenge

Large-scale modernization requires resilience, continuous iteration, and the ability to sustain momentum over time.

Transformation is organizational before it is technological

Success depended not only on platform modernization, but on alignment and trust across independent business entities.

Building the Foundations for the Future of Insurance

Länsförsäkringar's journey reflects a broader shift taking place across the insurance industry.

Modernization is no longer simply about replacing legacy technology. It is about creating scalable operational foundations capable of supporting continuous evolution, customer-centricity, and AI-enabled business models.

The transformation also demonstrates that large-scale modernization is achievable — even within highly decentralized and complex environments — when supported by long-term commitment, close collaboration, and the right platform strategy.

With INSIS as its foundation, Länsförsäkringar has moved beyond migration. It is now positioned to evolve continuously, operate more efficiently, and accelerate innovation across the business.

ABOUT US

Fadata

Fadata boasts the super-power to build the future of insurance. With a heritage spanning more than three decades, we are a leading provider of solutions for insurance companies globally, delivering flexible SaaS platforms designed to support operational scale, business agility, and AI-enabled transformation.

Together with our customers and partners, we have built an expert community that drives customer engagement, innovation, and business value—helping insurers modernize operations, accelerate change, and impact millions of people's lives every day.

Fadata has clients in over 30 countries across the globe. Headquartered in Munich, with international offices in Spain, Bulgaria, Denmark, Peru, and Malaysia, Fadata is backed by the private equity firms Riverside and Lowell Minnick.

CONTACT US

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