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Strategic Technology Alignment

Milliman IntelliScript Leadership



A 3D cityscape with a network overlay. The city is rendered in shades of blue and grey, with a white network of lines and dots connecting various points across the skyline. The background is a soft blue gradient.

Executive Summary

As Milliman IntelliScript entered a critical phase of modernization, leadership had identified an important concern. During this transition, strong and effective governance is essential. While the business units have made progress within their respective verticals, there is a recognized gap in an overarching vertical strategy. Such a strategy is necessary to transform the organization from what it was ten years ago into what it will need to be ten years from now.

The company is presently dealing with a complex portfolio of four different types of platforms, the OneRecord interoperability platform, the heritage insurance SaaS platforms, the model deployment platform, and the developing B2B API business. As product boundaries and structure bridges tend to view different precedences, it has been delicate to reach an agreement on the modernization strategy.

This document describes an offer for an external Strategic Technology Alignment Assessment. This engagement is focused on closing the gap between business strategy and technology delivery, unlike a typical IT inspection. IntelliScript can confirm its current plan and understand unknown pitfalls by taking advantage of an outside-in view.

The crucial deliverable of this assessment is a 6R Strategic Heat Map — an agreement-structure matrix detailing precisely which operations bear attention (Rehost, Replatform, Refactor, Rearchitect, Retire, or Retain), on what schedule (12/24 months), and for sound business reasons. This assessment is intended to offer rapid-fire evidence to avoid the estimated \$3.7M periodic cost of enterprise IT-business misalignment, offering the completion in weeks and not months.

Section 1: The Strategic Alignment Challenge at IntelliScript

Currently, Milliman IntelliScript is in the midst of a major modernization effort. The IT team is competent and actively transitioning from monolithic architectures to microservices. However, strategic questions remain regarding the alignment of these technical efforts with long-term business objectives.

The Current Situation

While there is broad agreement on high-level marquee items, the layers beneath are less clear. As noted by leadership, "Everybody agrees rules engine and cloud migration are priorities...but what about under that layer?" The enterprise is currently looking for a new Chief Technology Officer, a strategic recruit who can guide this vision, but the roadmap required validation now to guarantee resources are not being misallocated.

The transition from monolithic to microservices is ongoing, but the core strategic question persists: "Are we prioritizing the right microservices to get particular product lines in a better market position?" Without a clear answer, the enterprise risks modernizing for the technology rather than competitive advantage.

The Four-Platform Challenge

The modernization strategy is focused on addressing 4 different platform types, each with different business criticality and maturity levels.

1. One Record Interoperability

Platform: API-as-a-service offering requiring high scalability.

2. Legacy Insurance Systems: Critical Software as a Service platform catering the carrier ecosystem.

3. Model Deployment Platform: The engine for predictive analytics and risk scoring.

4. B2B Integration Capabilities: Developing marketplace capabilities for partner integration.

The Consensus Gap

A big friction point is the absence of alignment between the functional areas. Leadership observes that "Product teams are seeing one thing, infrastructure is seeing something else—never enough consensus." This ambiguousness leaves the Vice Presidents and Directors struggling with the basic question of "Where do we begin?" Additionally, there is a concern that there may be "modules and systems that are big liabilities we are not considering", as well as hidden inefficiencies that are not prioritised in the roadmap currently.

The Governance Challenge

IntelliScript has been a frontrunner in data analytics, "Achieving predictive modelling before AI was a buzz." By modern standards the leadership is aware that they are probably not doing it the right way. There is an urgent need for robust AI/ML model governance and security frameworks with data governance quickly coming into the picture, particularly regarding HIPAA-protected information where data source partners are "very jealous" about external access.

The 10-Year Strategy Gap

Ultimately, the biggest challenge is about bridging the gap between the company of the past and the future. The greater horizontal strategy-the unified vision for the "company needed 10 years from now" remains unsure and unclear, with different opinions on the execution across stakeholders while the business units scores at driving innovation within their verticals.

Section 2: What's Missing:

Business-Tech Translation

An important insight that was found during preliminary discussions is the reality that **Modernization is not Strategic Alignment**. Your IT team is doing excellent work with cloud migrations and modern tech stacks. This assessment is never about analysing technical competence instead it is about answering essentially different question: **Are we building what speeds up your business goals?**

The Translation Problem

A disconnect frequently happens between technical activities and business outcomes. The table below portrays the translation required to align these perspectives:

Technical Language (IT Point of View)	Business Language (Product/Operations)
"Monolithic architecture"	"Every new feature risk breaking existing functionality, resulting in 40% longer QA cycles."
"Tightly coupled systems"	"Cannot white-label products for partners without rebuilding core components."
"Legacy data pipeline"	"24-48-hour delay in risk scoring for time-sensitive applications."
"Microservices migration"	"Zero-impact deployments, enabling A/B testing without disrupting customers."
"API-first architecture"	"Enable B2B marketplace, third-party integrations, and revenue expansion."

What Leadership Identified as Missing

"If we could take all modules/systems and put them in a matrix showing the end goal for each one—even as simple as 12 months, 24 months, and beyond that would bring a ton of clarity. There is just so much ambiguity right now."

— José Brito, Milliman IntelliScript

This clarity gap results in costly ways across the organisation: duplicate efforts across business units, projects started and abandoned (sunk costs), features built that won't monetize for years versus immediate ROI opportunities, and an incapability to estimate the true cost of technical debt.

The Strategic Questions That Need Answering

- Which systems are liabilities that abandon business growth?
- Which inefficiencies should be prioritized for cost reduction?
- Are we building for where the insurance market is going (not where it is)?
- Can our architecture support M&A integration? (Lessons learned from OneRecord)
- Is our modernization roadmap in place with 12/24/36-month business goals?

Section 3: The Infiligence Approach: Business-First

This engagement is not a traditional IT audit. Instead, it is a business goal driven technical assessment planned to provide an external point of view required to overcome the creator's blind spot where even skilled internal teams miss out gaps in their ecosystem. We can provide objective prioritisation based on proven frameworks applied specifically to the IntelliScript context.

Phase 1: Business Context Discovery (Top-Down Approach)

We begin with strategic and financial drivers instead of code. Leveraging a 20/80 analysis, we find which 20% of operations drive 80% of revenue to focus our efforts on high-impact areas.

Inputs: Strategic goals (12/24 months, 5+ years), GAAP reports (top/bottom line by BU), and investor mandates.

Operational Reality: Breakdown of SLAs, penalty payments, time-to-market metrics, and customer support volumes.

Deliverable: Business importance priorities ranked by strategic importance and revenue impact.

Phase 2: Cross-Functional Workshops

We assemble a steering council consisting of business unit leaders, FP&A, Operations, Technology Leadership (Greg and Infrastructure Team), and product management. The objective is to reach a consensus on "what good looks like" for each platform.

Focus: Identifying integration pain points, aligning on success definitions, and surfacing operational problems technology must solve.

Outcome: Shared understanding and vocabulary across product and infrastructure teams.

Phase 3: The 6R Strategic Framework

This is the missing slice that leadership identified. We classify each platform, module, and system into one of six strategic paths:

1. REHOST

Lift-and-Shift. Move to cloud as-is for instant infrastructure advantages with minimal refactoring.

2. REPLATFORM

Cloud Optimization. Migrate with selective optimizations, taking advantage of cloud-native services.

3. REFACTOR

Modernize Code. Code-level modification (BFF patterns) without basic architectural change.

4. REARCHITECT

Redesign. Decoupling for high long-term value & Microservices decomposition

5. RETIRE

Sunset. Decommission systems past their useful life with a clear and simple migration path.

6. RETAIN

Maintain. "If it is not broken, don't fix it." Patch and monitor working systems.

The 6R Heat Map Output

The assessment culminates in a visual representation that drives decision-making:

MODULE/SYSTEM	6R STRATEGY	PRIORITY	TIMELINE	BUSINESS JUSTIFICATION
Rules Engine	Rearchitect	HIGH	18-24mo	Revenue blocker, competitive risk
OneRecord API	Refactor	MEDIUM	6-12mo	Performance optimization, scale nren
Legacy Policy Admin	Replatform	LOW	3-6mo	Quick cloud win, cost reduction
Analytics DB	Retire	MEDIUM	12-18mo	Replace with modern data lake
Reporting Module	Retain	N/A	Ongoing	Meets needs, focus elsewhere

Phase 4: Technical Deep Dive with Accelerators

Infiligence uses automated assessment scanners to guarantee speed without sacrificing depth. We position these to AWS/cloud environments and on-prem systems to inventory APIs, analyze architecture coupling, scan for security vulnerabilities (HIPAA gaps), and quantify technical debt.

We apply a standards framework that combines healthcare-specific regulations (HIPAA, FHIR, 21 CFR Part 11) with cloud best practices (AWS Well-Architected) and SDLC hygiene. This allows us to deliver results in a **timeline of a few weeks, not six months**.

Section 4: Why This Matters for IntelliScript Specifically

Regulatory & Data Governance: Your Differentiator and Your Constraint

IntelliScript stands out holding a unique position dealing with prescription drug data (FCRA) and HIPAA-protected information. We very much understand that the data source partners are "very jealous" of the data jumping outside your four walls which becomes a major setback for outsourcing. The compliance-by-design, data lineage traceability, and defining clear API boundaries are addressed specifically for what partners can access.

AI Governance: Catching Up to Reality

As mentioned, "We were doing predictive modeling before AI was buzz, but probably not doing it the right way." The assessment measures rising risks such as Security Vulnerabilities (including "Pig butchering 2.0" risks from LLMs), Usage Governance, and Model Operations (drift detection). The output includes an AI Center of Excellence roadmap to ensure that governance scales with innovation.

Platform Portfolio Complexity

The four platforms—OneRecord, Legacy Insurance SaaS, Model Deployment, and B2B Integration—are at different maturities but must work together. We assess if these are evolving in sync or creating integration debt. We validate API-first architecture maturity to ensure partner onboarding, which happens in days and not in months, specifically regarding B2B integration.

Market Position & Competitive Dynamics

Competitive intelligence is built into the assessment. We ask: Is your tech stack enabling or blocking middle-market expansion? Can you respond to competitor moves (like Allscripts) in weeks vs. quarters? We perform a reality check on carrier

integrations, ensuring you aren't building elegant REST APIs when carriers still require batch files.

M&A Readiness: The OneRecord Test

Addressing the question, "Can we integrate acquired tech without architectural overhauls?", we evaluate architectural flexibility for bold-on acquisitions and multi-tenant capabilities. The growth for the future is dependent on the avoidance of tech debt from M&A activities.

Section 5: The Deliverable:

What You'll Get

Primary Deliverable: 6R Strategic Heat Map

As validated by Jose, *"This would bring a ton of clarity to the business."* The Heat Map provides:

- **Categorization:** All modules mapped to 6R strategies.
- **Prioritization:** Color-coded (Green/Amber/Red) urgency.
- **Roadmap:** Timelines for 12 months, 24 months, and beyond.
- **Justification:** Clear business rationale (Revenue, Risk, Cost).
- **Risk Assessment:** Identification of liability modules.

Supporting Deliverables

1. **Technical Debt Index (TDI):** Quantified remediation costs and roadmap.
2. **Security Posture Radar:** HIPAA compliance gaps, infrastructure, and application security.
3. **Architectural Bottleneck Analysis:** Performance constraints and fragile integrations.
4. **Microservices Prioritization Roadmap:** Aligned to product line market positioning.
5. **Executive Presentation:** Business Language materials for consensus building.
6. **Detailed Technical Appendix:** Scanner findings and metrics for implementation teams.



Section 6: Addressing the Outsourcing Question

"Everything done in-house haven't successfully executed external development yet."

Infiligence's Positioning: Assessment First, Not Development Pitch

It is crucial to clarify that this engagement is an assessment to provide clarity, not a pitch to commit to external development. Clarity is needed from your side before deciding if and what to outsource.

The IntelliScript Reality

We identify the constraints: HIPAA-protected data, existing internal teams, and the presence of a Milliman India practice used by other units. We understand the need to be selective.

Infiligence's Approach

1. Identify the "Right Pockets":
HIPAA-free components identified for safe outsourcing (UI, DevOps vs. core engines).
2. Complement, Don't Compete:
We augment teams with niche skills in platform engineering and AI governance.
3. Validate Feasibility:
API boundaries and data classes confirm outsource-ready components.

"If you people have this model planned out—identify the right pockets—we think it's likely to go. As long as we check the boxes on risk."

Key point: The assessment assists you in deciding based on your specific regulatory constraints. There is no force to commit to external development as part of this engagement.

Section 7: Investment & Next Step

Scope Options



Investment Framework: Cost vs. Value

Assessment Cost: \$X	Risk Mitigated: Wrong priorities (\$3.7M avg annual misalignment cost)
Timeline: 4-6 Weeks	Delayed Response: Lost market share to competitors
External Perspective	Tech Debt: Accumulation consuming 20-40% of dev budget

ROI Calculation: If the assessment prevents just one major misdirected initiative, it pays for itself 10x over.

Proposed Approach & Next Steps

We propose a structured 6-week engagement: **Discovery Workshop** (Week 1), **Technical Assessment** (Weeks 2 to 3), **Analysis & 6R Mapping** (Weeks 4 to 5), and Debrief & **Roadmap** (Week 6).

Immediate Next Steps:

1. Kickoff Meeting with Greg (Vice President – IT): Validate scope and confirm stakeholder availability.
2. NDA and SOW Execution: Ensure confidentiality for HIPAA and sensitive business data.
3. Discovery Workshop Scheduling: Infiligence facilitated session with steering committee.
4. Technical Access Provisioning: Read-only access for scanners and documentation sharing.

Why Now?

The timing is critical with the CTO search underway, regulatory scrutiny on AI increasing, and PI planning cycles approaching. As Jose framed it, "We need validation that we are focusing on the right things". And this assessment provides that validation.

Section 8: Infiligence Accelerators

InterOpera: Healthcare Interoperability Accelerator

Direct IntelliScript Application: Accelerate OneRecord platform capabilities and enable seamless integration with carrier systems, EHR providers, and prescription data sources.

What It Is: A pre-built, HIPAA-compliant interoperability framework designed for healthcare data exchange. InterOpera accelerates API development, data normalization, and real-time integration across disparate healthcare systems.

Key Capabilities

- **FHIR Native Support:**

Pre-built FHIR resource mappings and validation for rapid healthcare API deployment

- **Multi-Protocol Integration:**

REST, HL7 v2, HL7 FHIR, X12 EDI—one platform handles all legacy and modern protocols

- **Data Normalization Engine:**

Automatically harmonize prescription data from disparate pharmacy networks, PBMs, and claims systems

- **Consent Management:**

Built-in patient consent tracking and HIPAA authorization workflows

- **Audit Trail & Compliance:**

Complete data lineage and access logging for regulatory audits

IntelliScript Value Proposition:

- Reduce OneRecord API development time by 60-70% using pre-built healthcare connectors
- Enable white-label capabilities—partners can rebrand and deploy without custom development
- Support B2B marketplace expansion with pre-certified integrations to major EHR systems (Epic, Cerner, Allscripts)
- Address data governance concern: Built-in data classification, encryption at rest/transit, and access controls
- Example Use Case: Instead of building custom integrations for each new data source partner, deploy InterOpera's connector library to onboard new prescription data sources in days, not months. This directly addresses the competitive pressure to expand data coverage rapidly.

Section 9: Automated CSV: Computer System Validation Platform

Direct IntelliScript Application: Accelerate regulatory compliance validation for systems handling HIPAA-protected prescription data and ensure continuous validation as modernization progresses.

What It Is

An automated Computer System Validation (CSV) platform designed for regulated industries (healthcare, life sciences, insurance). Automated CSV streamlines Verification & Validation (V&V) processes, ensuring systems meet FDA 21 CFR Part 11, HIPAA, and insurance regulatory requirements—while reducing validation cycles from months to weeks.

Key Capabilities

- Automated Test Case Generation: AI-powered generation of validation test scripts based on user requirements and risk assessments
- Continuous Compliance Monitoring: Real-time validation of system changes against regulatory requirements—preventing compliance drift
- Traceability Matrix Automation: Automatically generates and maintains Requirements Traceability Matrix (RTM) linking requirements → design → testing → deployment
- Validation Documentation: Auto-generates validation protocols (IQ/OQ/PQ), test execution records, and validation summary reports
- Risk-Based Validation: GAMP 5 compliant risk assessment framework to prioritize critical system components
- Audit Trail & e-Signatures: Built-in 21 CFR Part 11 compliant electronic records and signature capabilities

IntelliScript Value Proposition:

- Compress validation timelines by 60-70%—validate new system releases in 2-3 weeks instead of 3-6 months
- Enable continuous modernization: As systems transition from monolithic to microservices, each component can be validated independently without re-validating entire system
- Address AI governance concern: Validate ML model deployments with automated testing for model performance, bias detection, and explainability requirements
- Reduce validation costs: Eliminate manual test script writing and documentation generation, freeing QA resources for higher-value testing
- Support regulatory audits: Complete validation artifact repository with automated traceability—auditor-ready documentation in minutes

When IntelliScript deploys a new microservice for prescription risk scoring, Automated CSV generates the validation protocol, executes test cases, documents results, and produces the validation summary report—all within 2 weeks instead of the typical 2-3 month manual validation cycle. This enables faster time-to-market for new underwriting capabilities while maintaining full regulatory compliance.

Use Case

Section 10: iRule: Business Rules Engine as a Service

Direct IntelliScript Application: Replace or augment the legacy rules engine identified as a top modernization priority, enabling business users to manage underwriting logic without developer dependencies.

A cloud-native, microservices-based business rules engine that decouples complex decision logic from application code. iRule allows business analysts to author, test, and deploy rules without engineering involvement—dramatically accelerating time-to-market for new insurance products.

What It Is

Key Capabilities

- Visual Rule Designer: Low-code interface for underwriters and product managers to define risk scoring logic
- Version Control & A/B Testing: Deploy multiple rule versions simultaneously, enabling controlled rollouts and experimentation
- Real-Time Execution: Sub-100ms rule evaluation at scale for high-volume underwriting decisions
- Model Integration: Seamlessly invoke ML models alongside traditional rules—hybrid decision-making
- Audit & Explainability: Complete decision trail showing which rules fired and why (critical for regulatory compliance)
- Multi-Tenancy: Separate rule sets by carrier, product line, or state jurisdiction without code duplication

IntelliScript Value Proposition:

- Directly address the #1 modernization priority: "Everybody agrees rules engine and cloud migration are priorities"
- Accelerate new product launches: Business users deploy rule changes in hours, not months
- Enable state-specific compliance: Deploy jurisdiction-specific underwriting rules without branching codebases
- Support AI governance: iRule's explainability features meet the "doing it the right way" requirement for transparent decision-making
- De-risk migration: Run iRule in parallel with legacy rules engine to validate parity before cutover
- Example Use Case: When a new state regulatory requirement changes prescription drug risk weighting, product managers can update rules in iRule's visual designer and deploy to production same-day—instead of waiting for development sprints. This directly improves IntelliScript's competitive response time.

ACCELERATOR DEPLOYMENT MODEL

These accelerators can be deployed in multiple ways:
(1) Assessment Phase Discovery—during the 6R assessment, we identify which accelerators solve immediate pain points; (2) Pilot Projects—prove value with focused 4-6 week implementations on non-critical systems; (3) Full Platform Deployment—once validated, scale across enterprise as part of the broader modernization roadmap.

KEY DIFFERENTIATOR

Unlike custom development, these accelerators come with proven architecture, security hardening (SOC 2, HIPAA compliance), and reference implementations—compressing the "time to value" from 12-18 months to 6-12 weeks for many initiatives.

Section 11: Why Infiligence

Platform Engineering Approach vs. Traditional Consulting

Infiligence is outcome oriented and not overhead focused. We stand out as hands-on builders other than acting as advisors unlike other traditional consultancies. Deploying the senior practitioners with a platform engineering lens our "Delta Force" Team guarantees a unified ecosystems rather than siloed solutions.

Purpose-Built for Regulated Environments

Infiligence serves as a perfect fit for IntelliScript's challenges, inviting deep expertise in Insurance domain knowledge, Healthcare/Life Sciences regulatory compliance (HIPAA, FHIR), and data governance at scale. Our track record includes successful modernization for clients like Barrett-Jackson (auction platform modernization at speed) and other highly regulated financial services entities.

Commitment to Speed and Flexibility

We offer the flexibility to expand by starting small only if the value is demonstrated, ensuring to complement you rather than competing with the internal teams. We utilize automated scanners to guarantee rapid delivery, meeting the requirement of "few weeks, and not six months".

"Modernization without strategic alignment is just expensive motion. Let's ensure your technology investments are building the company you need to be—not just replacing the company you were."

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