

ICE Claims enables UIA Mutual Insurance to reshape for the future

Executive Summary

ICE Claims provides UIA Mutual Insurance with the ability to be more flexible and responsive to changes in its business. Jaz Patel, Head of IT UIA, describes how ICE Claims enables the home Insurer to reshape their business for the future.

About UIA Mutual Insurance

UIA Mutual Insurance (UIA) has been providing home insurance services to trade union members and their families for over 125 years. UIA offers a range of insurance products to members of trade unions and other like-minded affinity groups, and to individuals either directly via call centres, website and aggregators.

"The ICE Claims implementation phase of our transformation programme has delivered the key criteria to enable us to manage change and reshape our business for the future.

Jaz Patel, Head of IT at UIA Mutual Insurance



The Challenges

UIA recognised their existing Claims Administration system did not meet their aspirational operating needs for the future.

Their claims administration system involved inefficient and time-consuming processes, was resource intensive, had limited ability to capture data, and integration to other systems required manual intervention.

The specific elements that needed to be addressed included:

- Reducing inefficient workarounds
- Aligning processes to UIA's intended workflow
- Ensuring the underlying architecture is able to meet today's demands, in terms of both support and functionality.



The ICE Claims Solution

UIA and ICE InsureTech agreed a collaborative approach for the implementation of ICE Claims. During the Discovery phase, we agreed how UIA wished to define their business workflows moving forward, and how ICE Claims could be configured to deliver these.

The ICE Claims implementation now addresses and delivers:

- Automating claims via configurable workflow, leading to efficiencies in claims handling such as trigger points, tasks, data capture
- Tailored FNOL for different household perils, with different workflows per peril
- Affinity schemes providing one master scheme enabling sub schemes to be created quickly

Running in parallel with the ICE Claims implementation, a key requirement was to migrate all household data from UIA's existing claims system into ICE Claims, which was facilitated using the ICE Analytics functionality. This migration included:

- A 'big bang' approach from UIA's legacy systems
- Over 110,000 claims and over 200,000 sub claims migrated
- Over 120 Affinity schemes

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The flexible configuration capabilities of ICE Claims by business users and, the use of a modern componentised architecture, APIs and an Enterprise Service Bus allow UIA to manage many of the end point integrations and deliver key transformational integrations extremely quickly."

Jaz Patel, Head of IT, UIA

The Results & Benefits

Since implementing ICE Claims, UIA now has the ability to be more flexible and responsive to changes in its business. New affinity schemes can be implemented quickly, and with the business users' configuration capabilities, UIA can manage these changes independently.

The key benefits to-date include:

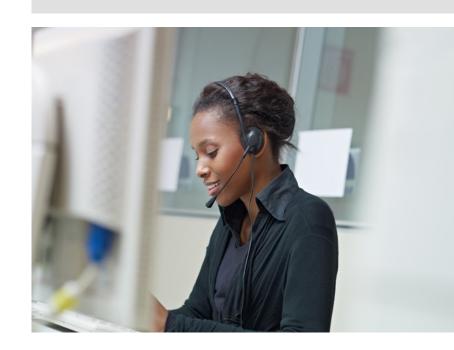
- Improved productivity through configurable workflows
- Reduction in the cost of claims handling due to more automation of tasks
- Reducing the time claims are open thereby reducing leakage
- Improved communications with suppliers and loss adjusters
- Improved management of reserve reporting

"The collaboration between UIA and ICE shows what can be delivered in a very short space of time with teams working to a single well-defined objective and timeline.

We have delivered a solution, fully migrated off the old platform to allow a return on the investment made to be achieved and have provided the tools for the business to manage the solution going forward, not being dependent on their supplier.

We are excited to now be delivering ICE Policy to help UIA complete their transformation into a modern digital Insurer."

Lynette Slater, Client Services Director, ICE InsureTech



Future Plans

Following the implementation of ICE Claims, UIA continue to make progress with their transformation programme. The next stage is to replace their Policy Administration system; having looked at the marketplace, the decision has been taken to implement ICE Policy. This decision was partly based on the existing relationship UIA has with the ICE InsureTech team and are confident that ICE Policy will meet their business objectives.

The ICE Policy implementation project has begun; the Discovery stage has been completed and the build phase is in progress.

In addition, UIA and ICE are to hold a "post live ICE Claims re-engagement" to plan their future implementation requirements.