



Zurich UK Launches Claims Transformation with Guidewire

UK Arm of Multinational Insurer Uses ClaimCenter to Become More Customer-Focused

CASE STUDY



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—Tony Emms, Chief Claims Officer, Zurich UK

Zurich UK is part of Zurich Insurance Group, which was founded in Switzerland in 1872 and is one of the world’s largest insurers, employing more than 55,000 people around the globe. Zurich UK is divided into two divisions: General Insurance and Life. The General Insurance division offers personal and commercial insurance, and employs more than 4,000 people at 16 locations across the UK.

A Multinational Insurer Known for Its Expertise

Zurich Insurance is known for its stability, experience, and customer service, and the claims division at Zurich UK is no different. “We are a very customer-focused organisation,” says Tony Emms, chief claims officer at Zurich UK.

Disparate Legacy Systems Complicate Workflows

Like many very large insurers, Zurich UK has grown both organically and through acquisition—and this led to a complex IT architecture made up of disparate legacy systems. “Claims handlers worked on 10 different systems and applications, and had to rekey information multiple times,” explains Lindsay Crennell, business programme manager at Zurich UK.

“We spent an inordinate amount of time maintaining the data on systems,” agrees Andrew Summersgill, claims subject matter expert at Zurich UK.

To complicate matters, workflows varied by location and line of business.

Building a Benefits Case for a New Claims Platform

Senior stakeholders at Zurich UK wanted a new, modern platform for claims management but, before choosing a system, they first constructed a detailed benefits case. “Our benefits case was built around a number of core parameters,” explains Anna Fleming, business programme director at Zurich UK. “Efficiency, so making sure we are able to go from the beginning to the end of a claim as smoothly as possible. Effectiveness, making sure that we get better claims outcomes, and that our overall cost of claims is reduced—and that includes things



Products:

- Guidewire ClaimCenter®

Benefits

- Streamlined processes and gained operational efficiency
- Reduced FNOL cycle times
- Reduced leakage and increased fraud detection rates
- Improved management of suppliers
- Achieved higher customer satisfaction scores

like increased fraud detection and reduced leakage. There were also intangible benefits, making sure that we have good outcomes for our customers, and improving things for our handlers.”

Zurich UK Selects ClaimCenter

Zurich UK reviewed a number of vendor solutions before purchasing Guidewire ClaimCenter®. “We carried out a detailed evaluation of several systems and Guidewire came out as the clear, obvious product to go with because of the functionality that it has within it, out of the box,” says Tony Emms. “Guidewire also has a lot of customers around the world who said that the product does what Guidewire says, and that Guidewire do what they say when you work with them.”

A Complete Claims Transformation with ClaimCenter

Zurich UK used ClaimCenter as a launch pad for an overarching claims transformation. “When we acquired ClaimCenter, it was an opportunity to develop better processes,” explains Tony Emms. “On top of that, it was a great opportunity for our entire claims function to develop a new culture based around delivering good customer outcomes.”

An On-Time, On-Budget Implementation

The Zurich UK implementation team included employees from business and IT, as well as employees from Guidewire PartnerConnect members Capgemini and Thunderhead. The team delivered the go-live for personal lines on budget, on time, and on scope.

Adam Warwick, chief information officer at Zurich UK, credits the programme’s success to its out-of-the-box strategy and one-team ethos. “We spent time on roles and responsibilities but, most importantly, on our ethos and our culture. We had a one-team, one-objective approach.”

“The approach just worked,” adds Jayson Foyle, application platform manager at Zurich UK. “The team was built up, everybody worked together, and it was just so easy.”

Streamlined Processes for Operational Efficiency

By replacing 10 systems with ClaimCenter, Zurich UK streamlined its claims processes, eliminated paper, reduced manual work, and provided claims handlers with one unified system for end-to-end claims processing.

“Now, everything is in one place,” says Andrew Summersgill. “We’ve got integrations with external parties and internal databases, we’ve removed a lot of rekeying, and we’ve actually reduced the amount of time it takes to register new claims on the system.”

Zurich UK has also increased the effectiveness of its claims team managers. “Before, our claims team managers had a lot of administrative tasks—counting posts, organising work, dishing work out daily,” says Lindsay Crennell. “Now that is all automated and they have a much clearer view of the work states of their teams. This is a big change for our claims team managers, to go from administrative tasks to a leadership role.”

Reduced FNOL Cycle Times

Just 10 months after its personal lines go-live, Zurich UK realised a reduction in FNOL cycle times. “Early indicators show that the time it takes to fulfil claims for customers for first notification of loss was reduced,” says Lindsay Crennell.

“Because of the ease of using ClaimCenter, we were able to develop a much deeper FNOL process, where much more is done for the customer on that first call,” explains Tony Emms. “ClaimCenter has revolutionised the way we deal with customer claims.”

Reduced Leakage and Increased Fraud Detection Rates

Since its initial go-live, Zurich UK has reduced leakage throughout the claims lifecycle. “The processes and activities that we generated in ClaimCenter have allowed us to reduce leakage quite significantly,” says Tony Emms.

He adds that fraud detection rates have also improved. “With ClaimCenter’s built-in scoring system for fraud, we don’t have to rely on individuals to spot fraud manually,” he says. “ClaimCenter does that for us, and the impact of that is more claims are assigned automatically to our fraud detection unit.”

Improved Management of Suppliers

Better management of suppliers has been another major benefit. "In the past, we were heavily reliant on emails and phone calls," says Anna Fleming. "Now we have the necessary interconnectivity into ClaimCenter to make sure our suppliers are on point very quickly."

"With ClaimCenter, we can instruct the supplier from the screen, receive acknowledgement back into the specific claim, track progress of the supplier's activities, and even track their key performance indicators," adds Tony Emms. "This is just one of many types of innovation that ClaimCenter enables."

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—Lindsay Crennell, Business Programme Manager, Zurich UK

Higher Customer Satisfaction Scores and Improved Employee Satisfaction

Perhaps the biggest benefit of Zurich UK's claims transformation programme is its improved customer satisfaction scores. "The customer experience is quite vastly improved since we have been using ClaimCenter," says Tony Emms. "Before we went live on the system, we base-lined our claims performance net transactional promoter scores using our legacy system. We are now seeing quite a significant increase in customer satisfaction."

Lindsay Crennell credits the improvement partly to the increased time claims handlers have to spend with customers. "On our previous systems, handlers spent more time keying information into the systems than talking to the customer," she says. "ClaimCenter has completely flipped that around. Now it's far more time talking with the customer than using the system."

The claims handlers are happier, too. "They love the system," she says.

Claims Transformation Programme Becomes a Model for Future Projects

Less than a year after its initial go-live on ClaimCenter, Zurich UK proved its benefits case for claims transformation. "We have more than hit our benefits for the year," says Lindsay Crennell. "In fact, we exceeded them."

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Zurich Globally

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

*Zurich's UK Life business is operated primarily through two entities: Zurich Assurance Ltd and Sterling ISA Managers Ltd. Zurich Assurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Sterling ISA Managers Limited is authorised and regulated by the Financial Conduct Authority.

About Guidewire

Guidewire delivers the software that Property/Casualty (P/C) insurers need to adapt and succeed in a time of rapid industry change. We combine three elements – core processing, data and analytics, and digital engagement – into a technology platform that enhances insurers' ability to engage and empower their customers and employees. More than 200 P/C insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.

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