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icare Realizes Customer-Centric Vision with Guidewire InsurancePlatform and Guidewire Cloud

Australian insurer is now better equipped to provide "anytime, anywhere" digital access and increased scalability.

CASE STUDY

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> —Stuart Bremner, Program Director, icare

When icare (Insurance and Care for NSW) was created in 2015, it was dependent on its outsourced agents' systems and processes. Leaders at the Australia-based workers' compensation insurer quickly embarked on a three-year technology and process transformation that delivered on its vision: to change the way people in New South Wales think about insurance and care.

icare is the one of the largest general insurers in Australia. icare insures approximately four million employees across 310,000 public and private sector organizations in NSW, as well as approximately $184 billion in state assets, including the Sydney Harbour Bridge and Sydney Opera House. icare also provides care services to those severely injured in road accidents and employees with a work-related dust disease.

"We recognized that by depending on others' systems and processes, we were never going to achieve what we had set as our vision," says icare CEO and Managing Director John Nagle. "We started looking for a platform that was well-known and established and would enable us to consolidate all of our activities onto one platform. From there, in 2016, we chose Guidewire InsurancePlatform™."

icare implemented Guidewire PolicyCenter™ and Guidewire BillingCenter™ in its own Amazon Web Services (AWS) environment in 2017. At the time there wasn't a core cloud offering available from Guidewire. "When we started our policy and billing journey, we were quoted six months to provision the hardware that was required before we even started to put the software down," says Stuart Bremner, Program Director for icare. "By using the cloud, we were up and running in a month.

"icare's decision to move to the cloud and leverage software-as-a-service was a very deliberate strategy," Bremner says. "We're a cloud-only organization, and it's made us focus a lot more on what we're delivering rather than what we're running. It gives us a huge amount of flexibility; we can pivot quite quickly, spin up servers, drop servers, and add new services."

icare™

icare

Headquarters
Sydney, New South Wales, Australia

Operations
Australia

Business Lines
Workers' Compensation

Employees
780

Website
www.icare.nsw.gov.au

Product
- Guidewire InsuranceSuite
- Guidewire Digital
- Guidewire Rating Management
- Guidewire Reinsurance Management
- Guidewire Client Data Management

Benefits
- Created a technology environment that aligned with its vision for the future
- Improved overall customer experience — customer communications, processing times, and support/follow-up
- Improved Net Promoter Score from –17 to +24 in three years
- Achieved customer-centric transformation that is on track to deliver more than $300 million in annual operating savings and more than $1 billion in lifetime savings to the schemes that it operates

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Cloud

Since icare has gone live with PolicyCenter and BillingCenter, Guidewire has announced the availability of Guidewire Cloud™, which is powered by the highly resilient AWS cloud infrastructure. With Guidewire Cloud, service level agreements are backed by experienced Guidewire teams and SaaS-certified partners spanning application management, system administration, security and compliance, upgrades, QA testing, health checks, and other services. All Guidewire products are available via Guidewire Cloud.

In early 2019, icare went live with Guidewire ClaimCenter™ via Guidewire Cloud and will soon do so with PolicyCenter and BillingCenter as well.

"It was a logical choice to move to the Guidewire Cloud service," Bremner says. "Who better to manage the service than the vendor? We found through our own experience that we can get quite competent operators out there, but they're nowhere near the expertise levels of Guidewire managing Guidewire."

> "We don't have to worry whether Guidewire has the right roadmap; it's enabling a lot of other players to create capabilities that fit nicely with Guidewire. With the combination of that, plus Guidewire Cloud, I think they're a partner for us for many years."
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> —Rob Craig, Chief Operating Officer, icare

Through this trust in Guidewire InsurancePlatform and having Guidewire manage the cloud operations, icare can focus on running, growing, and differentiating its business to better deliver on its strategy.

The Power of Platform

"Guidewire's platform fits with our strategy," Bremner says. "We're trying to move beyond systems and the integration of systems to build our own platform off a collection of platforms. The Guidewire platform is open and enables us to integrate a number of different systems so that our customers get a seamless process with no breaks. We're trying to get a high degree of information flow through, at the same time using technology to provide different degrees of empathy."

Given the nature of the workers' compensation business, during the claims process icare interacts with the injured worker (the beneficiary of the insurance policy) and the employer (the policyholder or traditional "customer.") "On many occasions we're dealing with people who don't regard themselves as our customer, but we nevertheless treat them as a customer," Nagle says. "So we've asked ourselves, 'How can we be the most efficient? How can we be the most transparent? How can we know that we're actually delivering our costs and our products at the right level?' If we control all of that, the customer experience has to improve."

To identify customer experience improvement, icare employs the Net Promoter Score, a common measurement of customer satisfaction and loyalty. In 2015, the insurer's score was -17. Now, three years and a transformation later, its score is +24, Lifetime Care decisions that used to take two weeks now take one day, a new Medical Support Panel has decreased waiting times from six weeks to five days, and the average processing time for Dust Disease Care claims has decreased from 136 days to 46 days. icare's customer-centric transformation is on track to deliver more than $300 million in annual operating savings and more than $1 billion in lifetime savings to the schemes that it operates.

icare credits some of that success to the open Guidewire systems and cloud. "For example, we've been able to integrate things like machine learning to be able to do triage so that we can put our customers in the hands of the right claims managers and, where possible, avoid having to have any sort of human interaction," Bremner says. "So we've been able to introduce front-end digital channels, interactive voice response, and a tight integration with our customer relationship management system, all with an end-to-end process that really leverages the digital paradigm."

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And, in this fast-changing world with increasing customer demands, insurers need to respond to that demand without consuming services, Bremner says. "Guidewire Cloud enables CIOs to focus much more on being a co-creator with the business. It really is a complete change in the mindset that's required. For us, InsurancePlatform via Guidewire Cloud means that we no longer have to think about old issues, such as standing up and integrating systems. It becomes seamless."

Efficiently and quickly processing claims that vary in complexity—from a sprained ankle to a broken back or traumatic brain injury—is another example of where icare sees the power of its platform. To automate a variety of personal injury claims, there are many different moving parts, says Rob Craig, the company's Chief Operating Officer. "Clearly they are very different. For the ones that are simple, we use digital channels and a different mechanism to automate and straight-through process those," he says. "For the ones at the other end—where there's a high degree of care required—that's largely still a personal interaction and it's very customized and one-off. The piece that's most interesting is the piece in the middle—claims that may start looking simple but they go wrong and sometimes turn into what's known as a "jumper" claim, and they just have much larger exposures."

It's here that icare really relies on the power of its platform. "With these claims, we now employ a great deal of analytics and expect our system to be able to identify the signs that one of the claims might not be as simple as we thought and it needs a lot more support," Craig says. "Guidewire is the backbone, enabling us to do all of that."

Partners for the Future

Guidewire's platform strategy—including expanding the Guidewire Marketplace, a source for customers to download a wide variety of *Ready for Guidewire* validated integrations—gives icare the assurance that it will be able to rely on Guidewire. "We all know that you expect 20 years or more with insurance platforms, so that's our expectation," Craig says. "You want that decision to be future-proofed. We don't have to worry whether Guidewire has the right roadmap; it's enabling a lot of other players to create capabilities that fit nicely with Guidewire. With the combination of that, plus Guidewire Cloud, I think they're a partner for us for many years."

About Guidewire Software

Guidewire delivers the industry platform that Property and Casualty (P&C) insurers rely upon to adapt and succeed in a time of accelerating change. We provide the software, services, and partner ecosystem to enable our customers to run, differentiate, and grow their business. We are privileged to serve more than 350 companies in 32 countries. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.

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