

## Launching into a new market with confidence



Quotemehappy.com is taking advantage of the Ineas Platform from Intsure Technology Solutions to compete in the UK insurance market

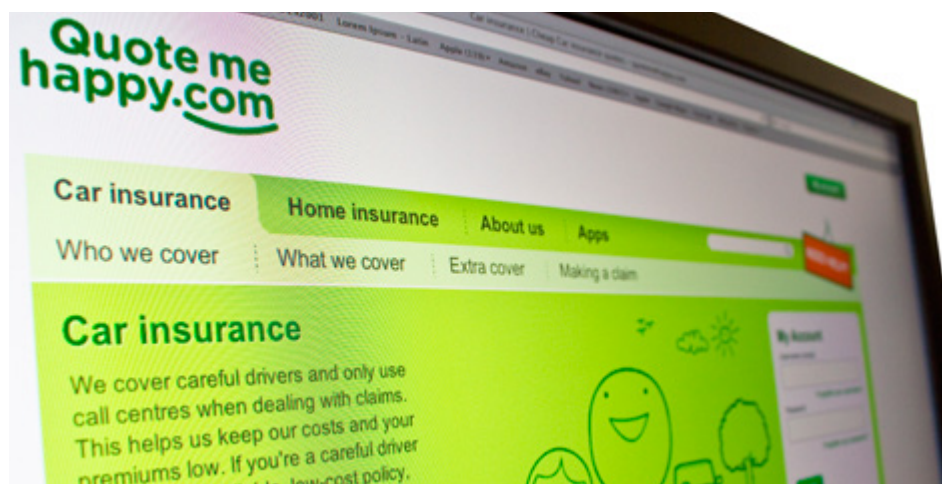
In 2010, Aviva conducted a strategic review of the UK insurance market. It found that aggregators were rapidly growing in popularity and the trend was set to continue. "We wanted to increase our market share and saw that there was an opportunity to enter the aggregator channel and provide a unique service to customers through a new brand," says Keith Misson, operations director at Quotemehappy.com.

Because of the extremely price- and time-sensitive nature of the aggregator market, insurance companies need to be able to produce a quote within seconds at the lowest possible price. "The market is especially competitive in the UK. In the car insurance market, 65-70% of new business is created through aggregators, so insurers need to be high in the ranking to get their share of the pie," says Ewout van Zonneveld, director at Intsure Technology Solutions. "You can only do this if you have a low cost system that can allow you to react quickly." Aviva began searching for an IT

system that would support the launch of Quotemehappy.com. "We looked at a broad range of options but Intsure Technology Solutions stood out to us for three reasons," says Misson. "Firstly, its Ineas Platform is a well architected, fit-for-purpose technology system that works well in a highly competitive market. Secondly, they have many years of experience implementing the solution and thirdly, their business domain knowledge sets them apart from other companies because they specialise in insurance consultancy as well as

### Quotemehappy.com

- Based in London and home to a small team of staff, Quotemehappy.com is part of Aviva, which is one of the UK's largest insurance providers.
- An online-only insurer, Quotemehappy.com provides 24/7 access to car and home insurance through its own website and aggregator sites.
- Its mission is to provide low cost insurance to safe drivers and homeowners.



insurance technology – Intsure Technology Solutions ticked all the boxes.”

The Ineas Platform is a web-based system that covers the entire insurance value chain including underwriting and pricing, premium collection, endorsements and renewals. With its modular systems architecture and support across multiple channels, the platform is designed to make doing business easier than ever before.

From agreeing to use the Ineas Platform to selling the first Quotemehappy.com policy, the implementation took just six months. Today, the insurer is taking advantage of the solution to manage its entire end-to-end operation. Using the Ineas Platform’s rich pricing and quoting functionality, it is able to produce quotes and policies fast. It can also make dynamic rating and pricing adjustments to stay abreast of market fluctuations, and because the solution interfaces with all the major aggregators, Quotemehappy.com can compete effectively in the fast-paced market.

“We have become extremely efficient and are quick to implement change now,” says Misson. “The system has allowed us to be agile and react quickly to industry changes by being fast to market with new services and products. It helps us to continually improve our services and processes.”

The Ineas Platform is also helping Quotemehappy.com pass on benefits to its customers. “We are a low cost operation which means we can offer customers extremely competitive prices,” says Misson. “The platform is very customer-focused, so we are also meeting the needs of the modern tech-savvy customer as they can access all their policy documents and information online, providing anytime, anywhere access as they need it.”

Because of the project’s success, Aviva has since turned to Intsure Technology Solutions again to relaunch an existing brand. In just ten weeks, General Accident was successfully developed using the Ineas Platform and went live to customers in April 2013.

## Summary of benefits

- Agile and flexible platform enabled the successful launch of a new brand into the highly competitive UK aggregator market.
- Delivers a quick time to market for new ideas and products, which is key to remaining competitive.
- Low cost means Quotemehappy.com can pass on savings to customers in form of competitive pricing.
- Self-service capabilities are ideal for modern customers wanting easy, anytime access to their insurance policies.

## Further information

Intsure Technology Solutions has over 14 years of experience in the online insurance business. We are devoted to helping insurers get ahead of the competition with simple and effective IT that delivers results. For more information please contact Niek Ligtelijn, [niek.ligtelijn@intsuretech.com](mailto:niek.ligtelijn@intsuretech.com), +31 65 3218936