# Univé opts for Keylane's Policy and Claims Administration System

Efficient integration of front and back office and proven stability.

Insurer Univé has introduced a new administrative software system, initially for its private clients, and subsequently for the business market.

With a positive result. Requests and changes are mostly processed automatically, and new products can be created more effectively and more quickly.

Keylane
insurance & pension software

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software that matters
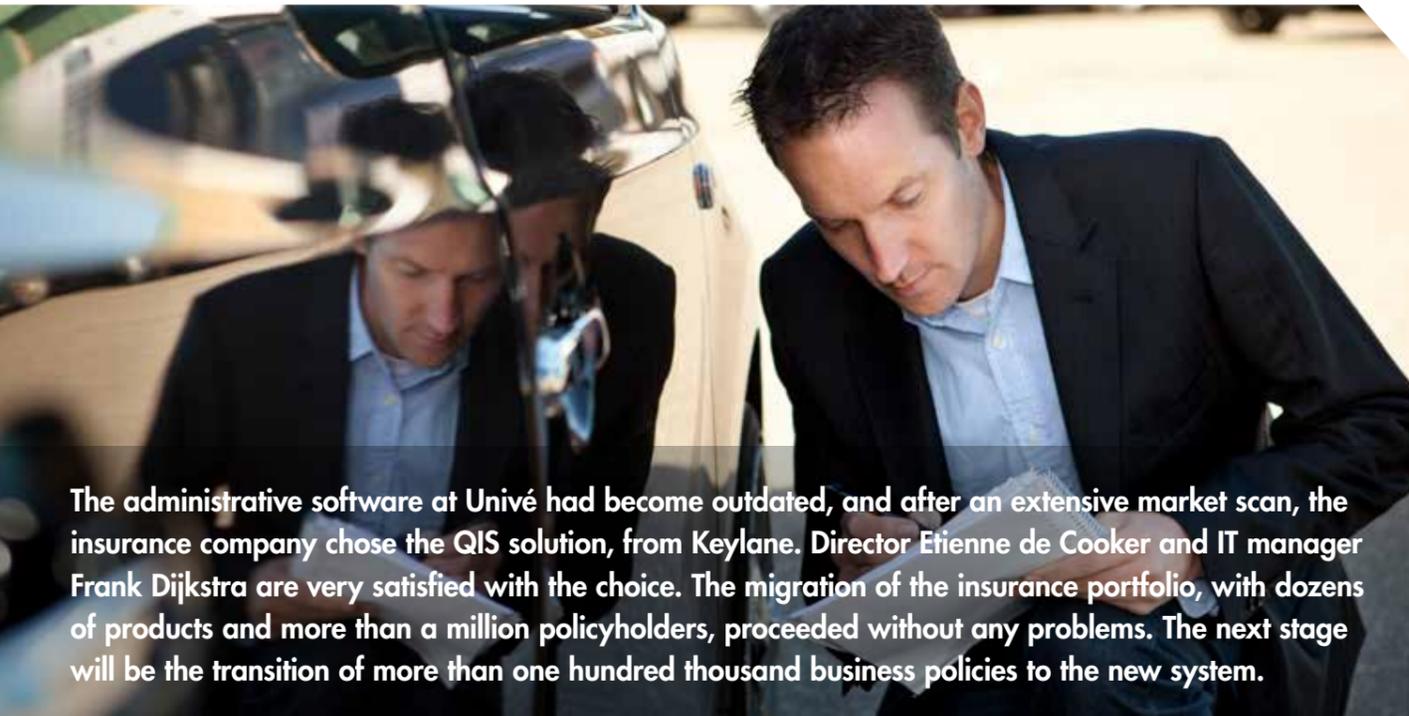
The administrative software at Univé had become outdated, and after an extensive market scan, the insurance company chose the QIS solution, from Keylane. Director Etienne de Cooker and IT manager Frank Dijkstra are very satisfied with the choice. The migration of the insurance portfolio, with dozens of products and more than a million policyholders, proceeded without any problems. The next stage will be the transition of more than one hundred thousand business policies to the new system.

The integration of the front and back office was one of the outstanding aspects of Keylane's solutions, as far as Frank Dijkstra is concerned. "For us, as a large insurance company, it is important that any action taken by a client or an employee is visible instantly - the calculation of a premium, for example, or the creation of a new policy, or the determination of a claim amount. Until recently, the process was not particularly smooth. We twice attempted to implement a new system, but without a successful integration of front and back office. With Keylane, it was different, and we are very satisfied."

In 2013, Frank Dijkstra and Etienne de Cooker were involved with the implementation of QIS. "It went incredibly quickly, and we took a massive step forward," recalls Etienne de Cooker. "From 0 to 100 in just a few seconds, you could say. The old systems were no longer adequate; they were too inefficient and not sufficiently aligned to the online world. In terms of costs, too, things could have been better. That is why we chose QIS from Keylane. We then spent ten months behind the scenes getting everything ready in order to go live. That was a real eye-opener."

"What suited us was the fact that there was relatively little that we had to do," adds Frank Dijkstra. 'The processes were already well structured, so we did not have to build every bit of code ourselves. That saved time, and therefore money."

Car insurance

The first area for which QIS was set up concerned car insurance for private customers. Frank Dijkstra explains, "This had to be done very meticulously, because the software is linked to all kinds of other systems, both internal and external, such as our own financial administration and the administration of the RDW (the Netherlands Vehicle Authority). Any company which doesn't have this properly organised will find itself in problems that it won't be able to put right."

This was followed by the migration, in several large steps, of the complete private-policy-holder portfolio, including building and contents insurance. This too, passed without a hitch. Frank Dijkstra continues, "It involved more than a million customers so, as you can imagine, it was a huge effort that we undertook together. What was very important was that we stayed as close as possible to opportunities the package offered. Developments in the insurance market are moving fast – as soon as the implementation had begun, new needs and wishes started to emerge from the organisation. The skill is not to give in to them straight away. First implement, and then look to see what you would like to modify. Working in a structured manner – that's what it's all about."

Optimum use

In order to familiarise the 2800 employees of Univé with the new system, the insurer launched a special project named Roadmap QIS. The starting point was the interests of customers, who want to be treated the same whatever their situation. Over many sessions, the processes were examined with end-users from the whole organisation. This involved determining the optimum methods on a step-by-step basis. The descriptions of the processes have been made available to every employee on the intranet (the company's network) and they are used extensively.

Confidence

The rapid introduction of the new software created a great deal of goodwill in the organisation, says Etienne de Cooker. "Obviously there were some initial problems, which were not easy for the users to handle, but that is all part and parcel of a large operation of this kind. With a new release, the performance faltered sometimes, but it was always resolved quickly. And we are very satisfied with the result. Requests and changes are mostly processed automatically, and new products can be created more effectively and more quickly. More than thirty percent of all travel claims are now processed automatically."

"KEYLANE HAS SHOWN ITSELF TO BE A RELIABLE AND KNOWLEDGEABLE PARTNER WHO IS KEEN TO CONTRIBUTE IDEAS"

130 branches

Univé is a cooperative insurance company with its head office in Assen. Unlike other insurers, Univé consists of a network of twelve autonomous regional insurers with a total of about 130 regional offices. These offices have a large degree of independence and were closely involved in the choice of a new software supplier. "We believe in this formula, with branches close to their clients, supported by the online channel," says IT manager Frank Dijkstra.

For more information: www.unive.nl

Etienne de Cooker,
Director Non-Life Insurance

Frank Dijkstra,
IT Manager

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The system used for private clients has now reached a subsequent phase. Frank Dijkstra explains, "At the start, we had two new releases a year, but I believe that we will shortly be able to return to one large release or a number of smaller ones. Also, the system is constructed in such a way that there is a lot we can do ourselves. I regard this as one of the major benefits of Keylane: you can develop on a short-cycle basis and therefore respond quickly to market developments. And that, after all, is what you aim to do for your customers."

"WHAT SUITED US WHAT THE FACT THAT WE HAD RELATIVELY LITTLE TO DO"

Simplicity and clarity

The introduction of QIS at Univé was accompanied by a standardisation of the existing products. Simplicity and clarity are the key terms here, and indeed it appears in practice that almost every customer is receiving excellent service as a result. "We are looking at every product from a different perspective," says business engineer Renze Huitema. "Entering something into the systems just because that is what we have always done for thirty years is now a thing of the past. This is the time to put simplicity into action."

Tangible results

Efficient integration of front and back office

Straight Through Processing improved by 37 percent

Faster applications and changes

Proven stability

Responding more effectively to market demands

From 24 core systems to 11

New products accommodated without any difficulty

Ability for customers to perform many alterations themselves on a self-service basis

For the IT department, too, the work has become easier, Frank Dijkstra points out. "When we started, we were using 24 core systems, but soon it will only be eleven. We had four policy administration systems, and that will be reduced to just one. This will make the application landscape much more manageable. And the savings are considerable, both in time and manpower."

Business clients

The time for a new phase has come – the transition of more than one hundred thousand business policyholders of Univé from multiple old systems to the new system. "We have now started with fire insurance, and we have made considerable progress with the other types of insurance," says Etienne de Cooker. "The proven stability of the system among private customers is expected to bear fruit again. Here, too, Keylane has shown itself to be a reliable and knowledgeable partner who is keen to contribute ideas. Any matters that need to be carefully weighed up are dealt with on a joint basis."

About Keylane

Keylane is a leading European supplier of SaaS based software solutions for insurers and pension institutions. More than one hundred financial service providers in Europe use Keylane's software and achieve measurable results such as a reduction in costs, a reduction of the time-to-market and higher levels of customer satisfaction. Thanks to its in-depth knowledge of the industry and world-class technology, Keylane is able to offer its clients an excellent service.

Visit keylane.com to learn more or to find your local office.

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"REQUESTS AND CHANGES ARE MOSTLY PROCESSED AUTOMATICALLY, AND NEW PRODUCTS CAN BE CREATED MORE EFFECTIVELY AND MORE QUICKLY"

Belgium • Germany • the Netherlands (HQ) • Norway • Sweden • United Kingdom

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