



About AA Underwriting

AA Underwriting is the UK's leading provider of national insurance and roadside assistance through personal membership and business partnerships. Their Roadside division includes many other services, which enrich membership, including driving lessons and training within the Driving Services division and such services as AA Cars.

AA Underwriting's insurance broker focuses primarily on motor and home policies, operating a diverse panel of underwriters including their in-house underwriter. AA Underwriting includes Financial Services partnership with the Bank of Ireland on a range of financial services products including, savings and loans.

Legacy Transformation & Driving Innovation

AA Underwriting & ICE InsureTech Case Study

How the ICE Insurance Suite makes a difference to AA Underwriting

AA Underwriting's Insurer business achieved major business transformation with their ICE Insurance Suite implementation off their incumbent legacy system. Delivered in nine-months, including a full "big bang" data migration, the ICE Insurance Suite has given AA Underwriting a smooth end-to-end experience for all their motor claimants.

There have been significant claims operational efficiencies, resulting in lower claims costs and reduced claims durations. This is the first time AA Underwriting achieved its claims efficiency objectives.

This project received significant industry recognition, winning a Celent Model Insurer Legacy & Ecosystem Transformation Award, and shortlisted for the Claims Excellence – Claims Product Solution of the year – Award.

Following this successful project, AA Underwriting has created a new Accident Management division (Accident Assist) that also utilises and benefits from the ICE Claims platform.



The Challenges

AA Underwriting experienced a challenging implementation with their former Insurance software platform provider. The project was heavily delayed and did not meet their business objectives to grow as a company.

The existing system continuously experienced challenges and performance issues which restricted the productivity and cost-effectiveness of the business. AA Underwriting's business users would encounter system defects and integration failures. This in turn damaged customer experiences, led to various manual workarounds which added cost and undermined staff morale.

AA Underwriting required a new and innovative software platform that would reduce the cost of claims handling, deliver operational efficiencies and take the business forward, to support the future of the company to grow at a faster pace.

Following a thorough market review, the ICE Insurance Suite was recommended as a modern and flexible software platform replacement that could be implemented quickly.

The key areas that needed to be addressed included:

- Inefficient operations and the reliance on manual processes
- Failure to easily integrate into third-party systems
- Being unable to complete high-level configuration with their existing system
- A lack of flexibility and control in workflows and product development

"Since going live on the ICE Insurance Suite, we have experienced significant enhancements to the quality of our customer experience and staff productivity within our Insurer business. The fact that AA Underwriting went on to create a new division in Accident Assist in a matter of months is testament to the ICE software and its flexibility."

**Craig Staniland, Executive Chairman,
AA Underwriting Insurance Co**

The ICE Solution

ICE InsureTech was selected as AA Underwriting's Insurance software platform provider for both Policy and Claims.

AA Underwriting's strong motor experience, combined with ICE's wealth of expertise in implementation, enabled both teams to quickly identify where improvements could be made to meet all AA Underwriting's key requirements.

The project resulted in a successful go live following a nine-month implementation of ICE Insurance Suite into AA Underwriting's Insurer business, delivering:

- Improved operational efficiencies including automation
- Enhanced integration capability
- Self-sufficiency through configuration and control
- Transforming customer experience

Innovation in Automation

It was key that AA Underwriting substantially improved processing times. The implementation enhanced operational efficiencies, including improving first notification of loss (FNOL) timelines. Manual processes were transformed into automated processes, including supply chain management and workflow, meaning they can automate the 'routine' and deal with the exceptions.

Enhanced Integration Capability

ICE is an Insurance Ecosystem with over 200 integrations and services. The implementation enabled multiple integrations from the ICE Ecosystem into a substantial number of third-party systems. AA Underwriting now have over 20 integrations successfully implemented into the new platform, including Experian and SIRA, along with a fully automated Policy lookup from their Broker platform.

Self-sufficiency through Configuration & Control

AA Underwriting is empowered to configure and adapt the product and system workflows, meaning they are self-sufficient in their product development. They now share this knowledge in-house, training their business users to adapt the product themselves. Through ICE, AA Underwriting now has flexible tools to independently control the future of their insurance platform.

Transforming Customer Experience

The project improved AA Underwriting's Insurer-customer relationship by identifying clear process improvements that would reduce the time a claim is open, accelerating their response time and transforming the customer journey. This encourages positive customer retention rates and leads to additional business opportunities.

An abstract background image featuring a network of colorful nodes (blue, orange, red, yellow) connected by thin lines, set against a dark blue background with bokeh light effects.

The Results

The ICE Insurance Suite facilitates a smoother end-to-end experience for all their motor claimants, delivers operational efficiencies and improves the cost-effectiveness of their business.

AA Underwriting now has a stable and flexible platform they can rely on that empowers them to respond to market trends and manage changes in-house, achieving their claims efficiency objectives for the first time.

The implementation included the full “big bang” migration of policy and claims data from the existing legacy system onto the ICE platform. This migration included over 1 Terabyte documents and £145 million of payments.

“We are confident that the ICE Insurance Suite will support the future of our Insurer business to grow at a much faster rate. Throughout the project, ICE clearly identified and addressed our key objectives to improve the quality our service.

The fact we have since created a new division in Accident Management to also use the ICE system evidences the phenomenal success and scope of the solution that has been implemented.”

Gary Barker, Claims Director, AA Underwriting

A blue circular graphic containing the text "THE ICE IMPACT" in white, bold, uppercase letters.

**THE ICE
IMPACT**

Key Business Achievements

£1.3m

Claims cost
savings

38%

Reduction in
FNOL cycle

275%

Claims fraud
management
improvements

20%

Staff productivity
improvements
with MOJ Portal

Other Key Achievements:

Claims Cost Savings

- Counter-fraud savings and improvements of circa £1m p.a.
- Staff claims cost savings in excess of £300,000

Efficiency & Automation of Processes

- 10% reduction in staff numbers from efficiency improvements
- Automate the 'routine' and deal with the exceptions
- Repetitive processes are automatically directed to third-party suppliers

Self-sufficiency in Configuration & Control

- AA Underwriting is empowered to adapt product workflows
- Knowledge is shared in-house - business users are trained to configure the product
- Change response time is accelerated to enhance the customer journey quickly

Enhanced Integration Capability

- Automatically communicating with over 20 third-party systems through the ICE Insurance Ecosystem e.g. Experian and SIRA etc.
- Integrated with a fully automated policy lookup from their broker platform

Accident Assist Project

Following this successful project, AA Underwriting created a new Accident Management division (Accident Assist) to provide assistance to breakdown members and AA Underwriting's broker clients, utilising the ICE Claims handling system.

One of the biggest implementation challenges for the Accident Assist division was that AA Underwriting was moving the business to Tunbridge Wells, relocating their Cardiff operations, and executing their Accident Assist division out of one office.

Both teams had to implement these changes remotely, due to the current Covid-19 pandemic.

However, ICE InsureTech have always been set for remote working with all customer releases being done remotely already, and the heavy use of cloud technologies.

This meant both teams were able to successfully transition to remote working, keeping in regular communication and successfully delivering the Accident Assist project in 6 months in June 2020, with no disruptions.

The new division now has a platform that delivers a transformational step forward, a platform for growth, enhances their claims operations and delivers a smoother end-to-end experience for customers.

“Our strong motor experience, combined with ICE's wealth of implementation expertise, enabled both teams to quickly identify how to achieve an efficient service for both our AA Members and AA Insurance customers. Together, we have built and implemented a new claims system, launching our new Accident Assist service – delivering a transformational step forward and a platform for our growth - another great success for both companies.”

Tim Rankin, Managing Director, AA Accident Management

Industry Recognition

This project has received significant industry recognition highlighting the phenomenal success achieved by both of teams working collaboratively to achieve transformation and innovation in a tight timescale.



In March 2021, AA Underwriting was the winner of the Legacy and Ecosystem Transformation Celent Model Insurer Award following their ICE Insurance Suite implementation. The Celent Model Insurer is awarded to those exceeding in best practices of technology usage in different areas critical to success in insurance.



April 2020, ICE InsureTech and AA Underwriting were announced as finalists for The Claims Excellence Award – Claims Product Solution of the Year. This award recognises a product solution that has enhanced and added value to a firm's claims service, as well as successfully delivering a stand-out product or initiative.

Future Plans

Moving forward, AA Underwriting and ICE InsureTech will continue to build and strengthen their collaborative partnership. AA Underwriting plans to evaluate how other aspects of their business that could benefit from the ICE platform.

Interested in finding out more?

Let's Talk – get in contact with ICE

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