# CAPITA

## Capita's paperless pet project barks up the right tree

Capita Insurance Distribution (CID) is Capita's general insurance intermediary and third party administration arm which specialises in converting insurance sales opportunities into profitable and sustainable revenue streams.

CID currently works with 72 of the UK's leading high street and insurance brands such as Pets@Home, PDSA, Asda, and Sainsbury's, building and administering personal lines insurance schemes on their behalf. CID have insurance facilities for all mainstream personal insurance products through their panel management system and provide particular expertise in the key areas of pet, motor and household insurance.

## The Challenge

As a specialist outsourcing organisation, Capita always strives to "raise the bar" of process efficiency and service quality offered to its clients. As part of this ethos of continuous process improvement, the CID management team identified several opportunities within the existing pet claims process to take the service to the next level. CID's vision for their next generation claims platform had three clear strands:

- Improve the customer journey and claim experience
- Increase operational efficiency
- Reduce claims leakage

## The Solution

CID engaged with Aquarium Software to deploy its innovative claims management platform. A true cloud-based, workflowcentric solution, Aquarium could be deployed and scaled quickly enabling multi-site/multi-partner interactions "out of the box". Hosted within an ISO27001 and PCI accredited datacentre, it also satisfied Capita's rigorous information security standards.

## Solution Highlights

*Intelligent claims management & improved customer journey*

Each claim is uniquely tracked and managed though the process using configurable business rules embedded in the process workflow. Importantly, the policyholder is kept informed at each key claim milestone and, thanks to the increase in proactive customer service, CID measured a 50% reduction in the call to claim ratio.

*Reduction in claims leakage*

Policy limits, excesses and rules of application are configured within Aquarium. Eliminating user error, it also had the knock-on benefit of reducing the time to train claims assessors from 6 to 2 months. Furthermore, it also significantly reduced the amount of claim reassessments due to assessor mistakes.

*Faster processing times*

Using Aquarium's powerful business process engine, claims are efficiently triaged and automatically directed to the most suitably qualified and available assessor. Overall, average claims processing time has been reduced from 15

to 7 minutes leading to a corresponding headcount reduction.

*Engaging further afield*

Leveraging the benefits of a web-based solution, Aquarium allows CID's business operations to expand considerably. It also paves the way for real-time claim collaboration making use of technology such as VetEnvoy to deliver a completely electronic claims process.

*Management Information (MI)*

Aquarium's powerful reporting engine enables the CID management and operational teams to really understand what is happening at any time. It helps both underwriters to understand their risk profile, and internal departments to understand their productivity. New reports can be created quickly without the need for deep IT skills.

## Client's View

"Aquarium grasped our requirements instantly; Mark and his team had some brilliant ideas and invested heavily in producing a working proof of concept in an astonishingly short time. It really demonstrated clearly that they understood what we needed and could deliver."

"Aquarium's development team went from initial meeting to initial affinity roll out implementation in less than six months. Quite remarkable in my experience."

"Aquarium drastically improves MI available to us and our clients. The MI is now used to contain costs by discussing pricing with vets practices, to recognise fraudulent claims and monitor the supply and price of treatment drugs. The MI produced by Aquarium allows us to build intelligent benchmarks which in turn are fed back to our affinity partners and underwriters.

"This project has delivered on-time and on-budget. It has also facilitated a transition to a completely paper-free claims process. I believe that what we have sets the industry benchmark and paves the

way for us to offer new and innovative solutions to our clients. I am excited about offering our claims processing services to more insurers within the industry."

Geoff Hardes - Operations Director, Capita Insurance Services Division

"Our old system now seems really clunky and completely out-of-date by comparison to Aquarium. They are a million miles apart. The time we spend on claim excess calculations, in particular, has gone and so have any mistakes."

Richard Macdonald - Pet Claims Manager, Capita Insurance Services Division and now an Aquarium user on a daily basis

## Policy Holders View

"Thank you for keeping me so well informed through the entire claims process relating to my pet, Boris. It was very helpful and further cements my positive experience with your company and I have shared my views with PDSA and have agreed they can quote me"

Capita Affinity Client (& Boris the Dog!)

## Aquarium view

"We are delighted to welcome Capita as a client and would like to thank Geoff and all his team for what has been an enjoyable and extremely rewarding deployment. It is testament to the energy and time we have invested in the Aquarium application that the deployment has been such a resounding success."



"I believe our transactional model really helped de-risk the decision to deploy Aquarium for Capita. Unlike traditional software vendors selling big ticket implementations that end up falling short of the mark, our model ensures we remain in lock-step with Capita. Our model incentivises us to increase throughput and reduce user-related costs. If Capita are successful because they offer an enhanced service then we benefit too."

Mark Colonnese - Director, Aquarium Software

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