SAGA

Saga Services

Headquarters
Folkestone, England

Operations
United Kingdom

Business Lines
Personal

Employees
1,150

Website
www.saga.co.uk/insurance

Product(s)
Guidewire PolicyCenter
Guidewire BilingCenter
Guidewire Digital
Guidewire DataHub
Guidewire InfoCenter

Benefits

- Created a foundation for digitizing service transactions, including enabling omnichannel experiences

- Enabled agents to complete quotes quickly with minimal training

- Effectively running one application now instead of multiple applications, reducing duplicate IT work

- Able to make product changes and introduce new products more quickly

Saga Services Transforms Its Culture with Guidewire InsurancePlatform

> **A complete transformation including core and digital enables UK insurer to quickly respond to market changes**

Keeping pace with market demands is always top of mind for Saga Services. When it evaluated its capability to do so in 2015, it determined that its more-than-20-year-old existing system was quickly becoming legacy and wasn't capable of meeting the insurance needs—especially the digital needs—of its target market.

Saga provides products and services—including, but not limited to, travel, health care, personal finance, and insurance—primarily tailored for customers over the age of 50 in the UK. Saga Services, the insurance division of Saga, provides a wide range of products, from home to travel to auto, designed for the over-50 demographic.

"This demographic has transformed over the last 10 or 20 years," says Jules Christmas, Group IT Director for Saga Services. "It's a huge mistake to think that the over-50 population is not digitally savvy. The web channel is incredibly important to us, and this demographic is the fastest-growing online demographic in the UK."

To remain at the forefront of companies that its target market chooses to deal with, Saga Services knew it needed to do business through multiple and newer channels, particularly digital.

Navigate what's next.

"We found that omnichannel is really important, because you get quite a bit of channel hopping," Christmas says. "There might be research done online, and then you may get a phone call into the contact center with perhaps a query about a product. Then that transaction may continue online or be completed in the contact center."

Changing Change

"There was a real desire to change the way we work, to add a new string to our bow, in terms of change delivery," says Matt Gurney, Saga Services' Programme Director. "What we saw with this opportunity, connected to delivering a major implementation, was the chance to really experiment in the ways of delivering change—to break down silos and become much more fleet-of-foot and agile."

Saga Services began a very structured six-month selection process, which ultimately led to the adoption of **Guidewire InsurancePlatform**, Christmas says. "We wanted to make sure we chose the right platform and, equally as important, the right partner because we were moving away from a customized development model that we fully controlled to more of a package delivery model."

As part of the selection process, Saga Services also wanted to examine the "cost of change for delivering product innovation," Christmas says. "We had a period where our developers worked with the Guidewire team through the selection process to build a P&C insurance product to prove to us that we could launch a new product much

more quickly than we could with the existing legacy application. We were looking at significant savings in terms of the time it would take us to make product changes and implement new products."

The implementation was similarly structured. Because of Saga Services' multiple insurance products, it implemented **Guidewire PolicyCenter** and **Guidewire BillingCenter**, rolling out one product at a time starting with one of its largest products: motor insurance. The 12-month implementation was in line with Saga Services' plans and its business cases. It then quickly rolled out Guidewire Digital™ for motor. Next are iterative releases of its home and other products.

> **"Guidewire gives us the platform to enable us to release change rapidly and innovate in terms of our product portfolio. But also—equally as important if not more important—is changing our culture to be a truly agile culture where people work together using an agile process to enable that change to be executed very rapidly and at low cost."**
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> –Jules Christmas,
> Group IT Director,
> Saga Services

"The Guidewire implementation is part of a wider transformation through three dimensions: people, process, and platform," Christmas says. "Guidewire gives us the platform to enable us to release change rapidly and innovate in terms of our product portfolio. But also—equally as important if not more important—is changing our culture to be a truly agile culture where people work together using an agile process to enable that change to be executed very rapidly and at lower cost."

This started during the actual implementation. Rather than using a systems integrator, Saga Services had confidence in its technical skill within the IT department, given its experience developing its previous system, Christmas says. "We made the decision to work collaboratively with Guidewire in a single agile team structure to deliver the product without a system integrator other than to provide assurance on the program."

The combination of Saga's technical skill and Guidewire products also made a difference when it came to the system.

"We were fortunate because we had quite a large IT development team on site already working at Saga," says Nick Keys, Technical Programme Director. "There was a lot of training at the beginning to make sure they were up to speed in the technology and methodology, but obviously they have an understanding of how the insurance industry works. That was hugely beneficial for us to be able to utilize that skillset alongside Guidewire as well."

User Experience

Training both internal users and agents was a good test of Saga Services' decision to go with Guidewire. The insurer wanted to make it easier for them to use the system and remove the system as a barrier to doing their job and ultimately improving customer experience.

"Right from the word 'go' from being trained in PolicyCenter, the agents were able to complete quotes straight away," says Ashley Hatton, Business Trainer. "They're also able to use the majority of the functions within PolicyCenter. In addition to doing a straightforward quote, they can make changes to it. They can then use enhancements within the new system as well so that they can then add on additional things, all in order to tailor it to the customer's needs."

The addition of Guidewire Digital has helped with both the customer experience and internal Saga Services processes. "Before [the implementation] I was running probably two IT development teams," Keys says.

"I was running the team for a policy admin system and a team for digital. They were joined up but not particularly well, as a lot of the work we were doing was duplicated. Now we are effectively running one application. So we're able to reuse a lot of the technology that we're developing for motor across our application and for home and other products."

The response externally has been positive, Hatton says. "There's a massive amount of difference in the ease of use and simplicity of PolicyCenter in comparison to what agents were previously using. Not only that, it takes us further into the 21st century, enabling a process similar to the online process that the majority of people are used to these days."

"Guidewire InsurancePlatform gives us the opportunity to respond more rapidly, which is particularly important in the constantly evolving UK market," Gurney says. "We need to quickly make changes that are for the good of the customer or because the market is moving in a particular direction."

Delivering change more quickly to compete more effectively through product innovation was a key part of Saga Services' business case. "Those innovations could be simple or complex and delivered on specific or multiple channels," Gurney says. "But again, it's about creating a space where the customer can certainly inform that product innovation agenda itself. Our engagement with customers should be more than just a mere transactional relationship. They are integral to our strategic agenda and how they inform and drive that should be able to be highly dynamic."

Excellent customer experience is a crucial element of the Saga vision. With its previous system, the insurer was not able to offer the ability for customers to undertake mid-term transactions or complex renewals via the online channel. It would've been too expensive and require too much effort with its legacy system, Christmas explains. "It wasn't a digital-first platform," he says. "Now, in implementing Guidewire, we've got a much better customer sales journey, which we've redesigned from the ground up. More importantly, we have the foundation for digitizing all of our service transactions, which will be part of the program going forward."

Navigate what's next.