

# RSA-Codan builds customer centric strategy on TIA



### Profile:

RSA is one of the world's largest multinational insurance groups. It is focused on general insurance – personal and commercial – and serves 20 million customers worldwide. RSA operates in three core regions: United Kingdom, Nordics and Canada.

RSA-Codan operates in Denmark, Norway and Sweden and serves more than 150.000 customers.

*"TIA is the backbone of our customer strategy. Having a truly integrated Nordic insurance system is paramount to obtaining the customer insight, agility and speed we want."*

-Nordic IS & Change Director  
Pedro de Freitas, RSA-Codan

*Transparency in pricing structures, a 360 degree view on each customer and faster product launches are the three cornerstones in RSA-Codan's THINK CUSTOMER strategy. The Nordic insurance giant chose TIA as a strategic partner on its ambitious customer journey.*

Today's insurance customers act as any other customers: They want to know exactly what they get for their money. A simple demand, but hard to meet for insurance companies because of the complexity of their business. RSA Codan has made it a strategic goal to provide the transparency and agility requested by insurance customers. The company's THINK CUSTOMER strategy was launched in 2010 and is infused in the large Nordic organization with customers throughout Denmark, Norway and Sweden.

In order to support the transformation from a traditional product focused insurance company to a customer centric insurance provider, RSA-Codan has chosen an integrated insurance system from TIA which is being implemented throughout the Nordic organisation.

Implementation for the Commercial Lines business took off in Denmark in 2010 and is expected to finalize by the end of 2013 after which Personal Lines, Norway and Sweden will be rolled out. Once everything is in place, the TIA solution will handle more than 100 insurance products, over 3.5 million policies and impact well over 150.000 customers. It will also reduce the number of systems in operation in RSA Codan from five to one, in a single integrated platform that will serve over 3.000 employees.

### Hostage of a 30 year old system

"TIA is the backbone of our customer strategy. Having a truly integrated Nordic insurance system is paramount to obtaining the customer insight, agility and speed we want. TIA's solution is built on a customer centric architecture, which is a perfect match to our strategic journey", says the IS & Change Director in RSA-Codan, Pedro de Freitas. The solution from TIA replaces a homemade, homegrown mainframe system which had over the years evolved into a complex, inflexible, and bespoke infrastructure. It was obstructing innovation as even minor product updates were extremely time consuming.

-We were hostage of a 30 year old legacy system anchored in the knowledge of a few people. It was a burning platform because the programming capabilities were quickly vanishing. But most importantly, the system did not support our goal to be close to our customers, understand their needs and move faster from idea to value creation, says Pedro de Freitas.

"To change a parameter could sometimes take as long as 60 weeks due to lack of documentation and code in excess of a million lines", he explains. "With TIA we have become much faster in the way we react to market changes". As an example, creating a new rating factor for workers compensation now takes 1 month compared to 8-9 months in the old system. The transparency in pricing structures and the dynamic upgrading and launching of new products – let alone the simplicity of the platform – all lead to very visible performance gains.

### Customer centric platform

TIA integrates customers, policies and payment into one platform and supports the complete insurance lifecycle from offer to compensation. Having all relevant customer data at your fingertips sets a whole new agenda for the employees at RSA-Codan. The underwriters have immediate access to the components affecting the price in a given case and can provide the transparency requested by the customers. The actuaries can price products and services considering the particular risk profile. And the sales people can meet new customers as knowledgeable advisors asking relevant questions based on insight in similar customer profiles.

### Business transformation

"It is a completely new way of working. The customer contact becomes much more rich, individual and relevant. TIA provides a data model that allows the world of service to match the world of claims. It enables us to follow the customer from start to finish and to provide tailored solutions to each segment and at each stage of the customer lifecycle", says Pedro de Freitas. "As such, this is not a mere IT project but a business transformation process which includes the adoption of new ways of working and relating to customers. Therefore we do the implementation step by step".

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The implementation of TIA at RSA-Codan is done by implementation partner Deloitte. When asked about the role of TIA it is described as strategic and long-term.

"TIA is not just a software vendor. We have a partnership around technology. TIA has a large pool of knowledge that we benefit from. It is key to us that they have a strong footprint in the insurance industry and that they have a proven track record of continuously upgrading their solution. This is a long-term investment for us and all signs indicate that we will obtain massive gains with TIA as our platform", says Pedro de Freitas.

### Modernized application landscape

The TIA solution is an industry standard platform with pre-programmed applications that can easily be adapted to RSA-Codan's needs.

"We have obtained a much more simplistic and modernized application landscape which is future proof and high performing. We can quickly react to customer propositions by choosing between three TIA "flavours". From Light which is quick and easy and involves no IT development like for instance a change to terms and condition, to Strong which involves coding and development either by ourselves or TIA. It is a gigantic step forward that we can leave the development to TIA and focus on our core business which is insurance", says Pedro de Freitas.

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