

## Customer story: Skogbrand

# Forest fire and storm insurance provider using TIA system



### Profile:

Skogbrand Mutual Insurance Company is an independent company based in Norway. Skogbrand was founded in 1912 and is managed and controlled by foresters. In 2012, Skogbrand celebrated its 100<sup>th</sup> birthday.

Skogbrand has about 42,000 members and insures over 80% of the privately-owned forest area in eastern Norway.

[www.skogbrand.no](http://www.skogbrand.no)

Since approximately 1/3 of Norway's total land area is covered in forest<sup>1</sup>, it is important that it is properly taken care of. Skogbrand Mutual Insurance Company is the only company in Norway that provides fire, storm and natural disaster insurance for private forest owners. The company's vision is to be a proactive presence in the forest industry and have the best forest-based insurance products in the Nordic region.

Yet even though Skogbrand is the only player of its type in Norway it doesn't mean that the company is not facing any challenges. Climate change, regulatory demands and a forestry industry in crisis are three of the main external challenges the company is facing. And while TIA cannot mitigate climate change, it does allow companies to streamline and optimize their processes so they can meet the increased external demands being placed on them.

*"We feel that using standard solutions, like TIA, is important. In general we look to various types of technology to make us more efficient."*

- Marketing Director, Kjetil Løge

### Leaving the past, moving to the future

Before deciding to move to a standard solution, Skogbrand was running on a bespoke system developed by one of its employees about 5 years ago.

Although the system was still meeting the company's needs in most areas, it was not flexible enough to meet new customer demands. And, it was definitely not future-proof.

*"Often when you work with special issues and niche products like we do, you think they are too special to be able to work on a standard solution. But actually in most cases, like in our case, it isn't a problem."*

- Marketing Director, Kjetil Løge

Initially Skogbrand didn't believe that TIA could be the right solution for it. But after conferring with another Norwegian niche insurance company that was already using TIA successfully, Skogbrand became very interested.

"Skogbrand is a small company, so at first we thought that the TIA Solution was too big for us, but TIA actually works very well for us," says Kjetil Løge.

<sup>1</sup> According to the Food and Agriculture Organization of the United Nations

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The final parts of phase 1, which includes improving reporting and implementing new websites, will be finished in October.

At that point Skogbrand will stop and reflect on what has been achieved so far and then start to discuss what will be in Phase 2. One exciting new development might be how to integrate new business areas into their TIA Solution.

For example: "TIA is much more flexible at handling different tariffs, excesses and prices for customer groups than our old system," says Kjetil Løge. "This will help us cut costs and be more market-oriented in the future."

### No pressure implementation

The implementation of TIA took approximately seven months. Skogbrand started in December 2012 and in June the next year it went live.

*"Implementation has been surprisingly easy. We have a good partner that listens to us and delivers what we need fast."*

- Marketing Director, Kjetil Løge

Choosing the right partner, one that understands what TIA is and what it can do, is key to completing a successful project.

Skogbrand chose to work with NCDC, a long-time TIA implementation partner. Working closely together, the two companies had a speedy and productive process throughout implementation and according to Kjetil Løge, when the project is finished it will be done according to plan as well as budget.

"We could have done the implementation even faster, but we didn't want to push it", says Kjetil Løge.

### Total solution

Today, all of Skogbrand's customers are in TIA. In addition, all of the information about the different types of forest is in TIA. This is extremely important because Skogbrand's products and pricing are based on the quality and type of forest being insured, as well as which municipality the forest is in. Skogbrand's inspectors are used to visit forests and appraise the damage done after a fire or storm. The pricing calculation for claims payout is done in TIA based on the customer, forest, municipality and other information all located within TIA.

Although the TIA Solution is still rather new, Skogbrand can already see that they are reaping benefits from the integration of the TIA Solution with their financial accounting system. It is already much easier to get data from TIA exported into the accounting system. And not only is it easier, employees feel secure that the data is accurate.

### Plans for phase 2

Together with NCDC, Skogbrand is still working on using even more of the functionality within TIA. There are still parts that haven't been tried out yet.

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