

# How esure is Fixing Insurance for Good

## Rapidly Re-Platforming with EIS' Customer-First Digital Transformation

### Executive Summary

esure is one of the UK's top personal lines insurers. Serving more than 2.4 million policyholders with auto and home policies, and generating £841m in GWP, they're leading the industry's customer-first digital transformation.



**12**  
Months to  
**initial rollout**



**75%**  
Less time to  
**create new products**



**30%**  
Faster **claims**  
journey

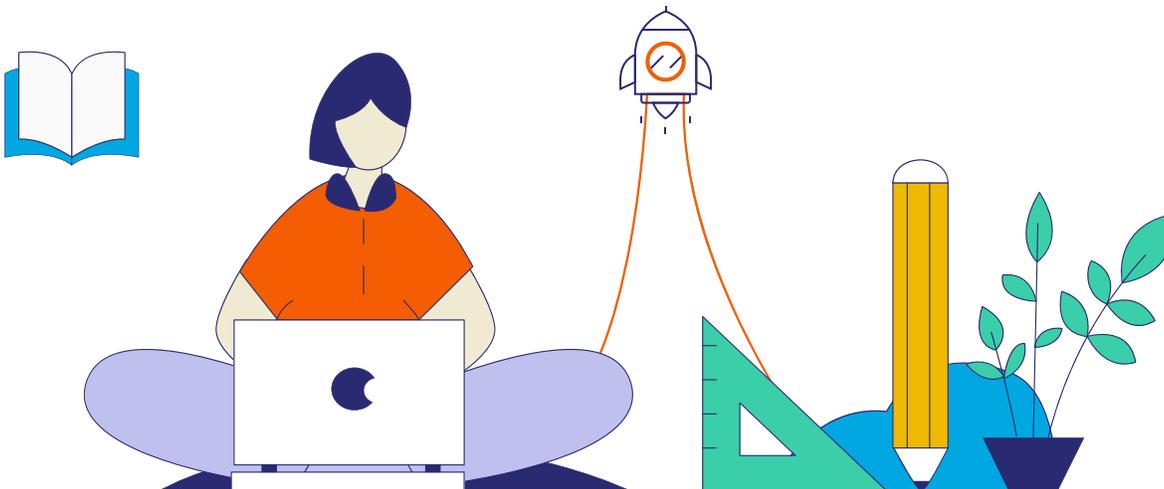


**30%**  
Faster **buyer**  
journey



We've already seen a **30% improvement** in the buyer's journey. And we are putting our master home product on the platform in about six months. On our legacy system, it would have taken over a year and a half."

- Roy Jubraj, Chief Strategy & Transformation Officer @ esure

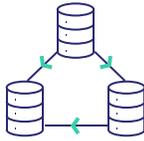


# Case Study Highlights

## Challenges:



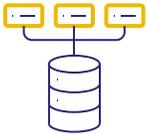
Creating **seamless customer journeys** from quote to claim



Evolving propositions to **meet customer and market needs**



Making insurance operations **agile and scalable**



Integrating with **existing microservices**



Implementing **smoothly and at speed**

## Solutions:



A flexible, cloud-native platform that **puts the customer first**



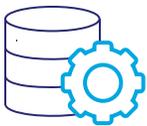
Data-driven applications and **intelligent automations**



Comprehensive API library **for seamless integrations**



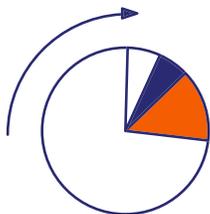
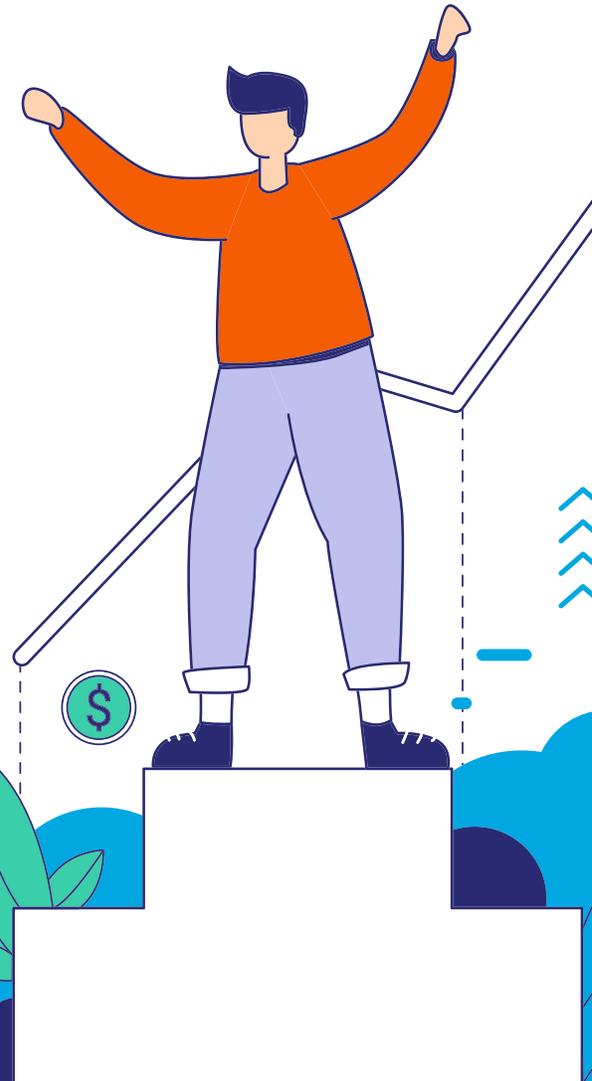
Modular construction **for effortless improvements**



**Low-risk phased deployment** with easy upgrades and adjustments



Intensive implementation support **for success at speed**



# Challenge

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## Modernizing an inflexible legacy tech stack

esure was on a mission to “fix insurance for good” by addressing the pain points insurance customers experience universally, and creating the best possible employee experience to match.

Their vision centered around making exceptional self-sufficient and fully digital customer experiences, making the full life-cycle more consumer-friendly and flexible, but this was constrained by rigid legacy tech.

Chief Strategy & Transformation Officer Roy Jubraj was leading the search for a more future-ready digital system.

“Our propositions need to evolve,” he says. “They need to respond to our customers’ needs and the business environment, now and in the future.”

To deliver fair value pricing, digital convenience, and products that adjust and adapt nimbly to regulatory changes and other macro-environmental factors, esure needed to rebuild their entire operations on a cloud-based framework.

The project, on the face of it, was dizzyingly complex, and time was of the essence.

“We don’t just want to catch up with our competitors. By the time we finish implementing the new solution, we want to be poised to leapfrog them,” Roy says.

The company’s business objectives relied on an initial rollout within just 12 months, and open-market deployment within 18 months.

To achieve their ambitious goals, esure needed a solution that would enable them to:

- Build a new full lifecycle (quote-to-claim) tech stack in the cloud centered around a data-fluid customer core
- Scale and adapt to future changes in the market, responding to insight at will
- Deliver a customer-first digital experience
- Rapidly and seamlessly Integrate with external microservices that enhance the experience of esure and differentiate this and the operational capability supporting it
- Implement and adapt smoothly and at speed, creating new products and services

“ We needed a **robust and flexible platform** that would make it easy to **scale and evolve**. It was also critical that the architecture **complimented our existing microservices**, allowing them to talk to each other with **real-time data**.”

– **Roy Jubraj**, Chief Strategy & Transformation Officer @ esure

## Challenge pt. 2

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After passing on several solutions that lacked the desired cloud-based architecture and customer first principles, esure discovered EIS.

“EIS stood out to us. They have a very strong architecture, with modern features and capabilities. But more importantly, we could see that the platform would be able to evolve with our business,” Roy says. Impressed by how EIS had supported implementations in similar markets, esure signed on as their pioneering partner in the UK.

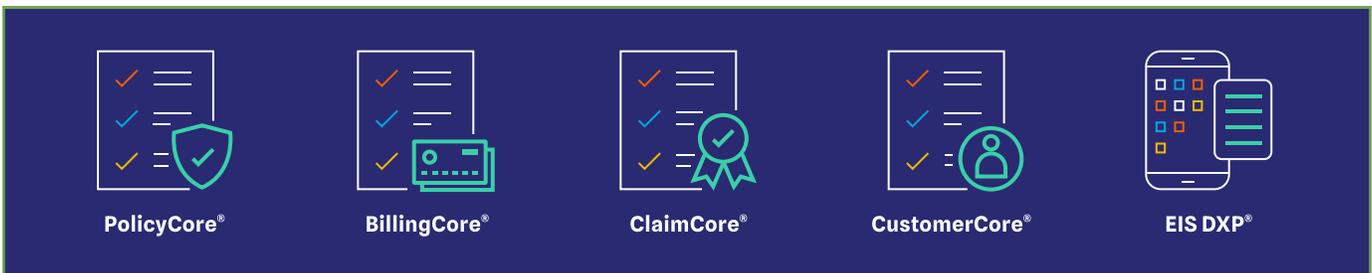
## Solution

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### A flexible digital platform that drives a customer-first relationship

esure chose to drive their digital transformation on the full EIS Suite of capabilities:

### EIS Suite™ Components:



to deliver customer-friendly products and policy administration across all lines of business

to streamline billing and offer customers convenience and flexibility

to regulate claims submissions and speed up the time to settlement

to manage customer accounts, lead generation data, and marketing automations

to deliver responsive, engaging and satisfying user experiences across any channel

This will allow esure to build operational efficiencies, data-driven marketing, and intelligent risk management.

Most importantly, the toolset will bring esure’s core vision to life: a delightful, seamless customer experience through the entire insurance relationship.

“We’re not investing this time and money just to come out as a refreshed brand. We want to create a beautiful customer experience,” Roy says.

## Solution pt. 2

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### Data-driven strategy

By leveraging the EIS ecosystem, esure is unlocking intelligent business capabilities.

“We can incorporate data insights from across the whole system into our holistic approach,” Roy explains.

“For example, if we can identify contextual factors and actually preempt claims before they happen, we can maintain a lower premium cost, which benefits everyone.”

The cloud-native build is critical to esure’s strategy of using data to improve customer service and manage risk.

“We want to build machine learning algorithms into our pricing, our processes for serving customers, and the way we process claims,” Roy says.



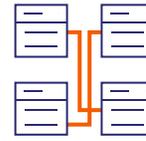
### Low-risk progressive engagement

Any company performing a digital transformation knows that a smooth migration process is absolutely essential. In insurance especially, there is no good time for service disruption.

esure leveraged the modular flexibility of the EIS platform to deploy in an agile and progressive engagement model, enabling them to test and release regularly and easily make enhancements ongoing.

“We started with a friends and family rollout on the platform and have since released a few new propositions. We’ve built a decent foundation of capabilities,” Roy says.

“Over the next couple of months, we’ll scale those up and drive more volume, aiming for an open market deployment within our original 18-month timeline.”



### Open microservices architecture

Open and API-rich, the EIS ecosystem allows esure to connect and automate across all their mission-critical microservices and beyond.

“We’ve got about 50 partners that we’re integrating with. That includes five different distribution partners, 25 claims suppliers, an external pricing engine, and software platforms that will help us run personalized marketing campaigns,” Roy says.

Other integrations will allow esure to pull data across applications to enrich services.

“For example, we’ve integrated Amazon Connect with EIS services to empower our customer support agents. That sync will let our customers shift seamlessly between our digital support and live support features.”

EIS’ containerized service modules will allow esure to maintain their growth with continuous upgrades and scalability.

## Solution pt. 3

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### Unlocked efficiency and competitive edge

Roy says that the modular, plug-and-play nature of EIS integrations will unlock a critical competitive advantage. This is in continuous evolution.

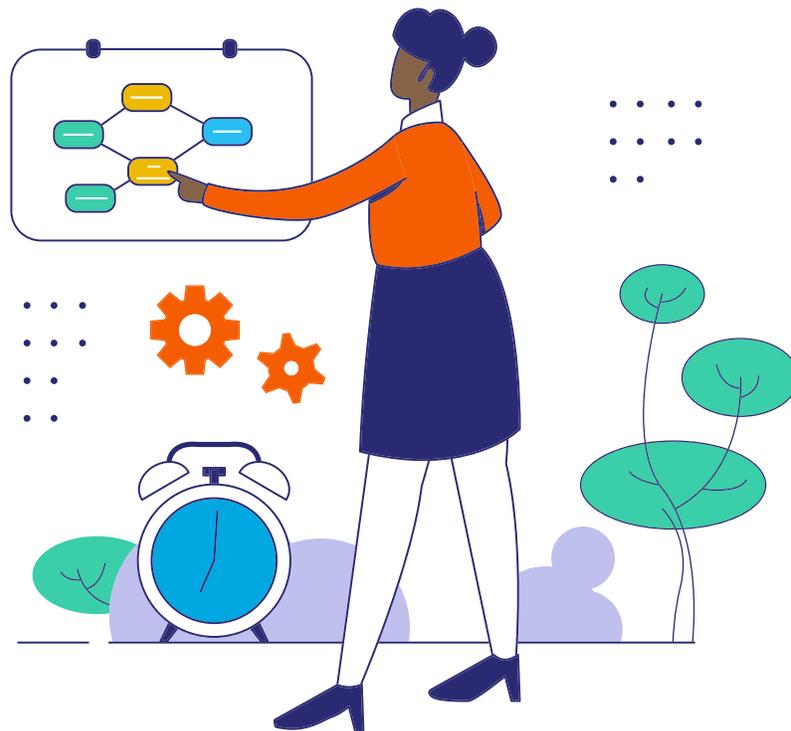
“Our ability to plug in different accelerators and partners, and disconnect or replace partners easily without disrupting the system, will help us move faster than anyone else on the market,” Roy explains.

### Intensive Implementation Support

“Our competitors are not standing still,” Roy says. “For us to be competitive, we need to invest in staying ahead of the game.”

EIS provides leadership and support to help esure reach their implementation deadlines and develop internal capabilities so they can drive the platform where they want it to go while also increasing self-sufficiency.

“Through our partnership, EIS has invested a lot into the UK market,” Roy says. “Their leadership presence on the ground here gives us confidence that there will be excellent support as we take new products to the market.”



## Results

### Initial rollout in 12 months and on-track for open market deployment

Although esure's rapid digital transformation has been intense, they are delighted with the partnership and results they're already seeing with EIS.

"Being able to get the friends and family releases out within our first 12-month timeline was super critical for us. It's a great attestation to how well we've worked together," Roy says.

This initial rollout has already provided the efficiencies they aimed for, both in the customer journey and in operational tasks.

"We've already seen a 30% improvement in the buyer journey," Roy says. "And our master home product we're putting on the platform in about six months. On our legacy system it would have taken over a year and a half."

Additional home and motor products will take 75% less time to launch, Roy anticipates.

"Once all the foundations are in place, we expect to launch a new product within two or three months."

Although esure was initially impressed by the thoughtfulness and longevity of EIS' open architecture, it's the partnership and deep collaboration that makes them an advocate for the company as a whole, Roy says.



There's a **mutual alignment and respect** for what we're accomplishing together. In the future, **we hope to expand to new markets**, and we'll work hand-in-hand with EIS to make it happen."

– **Roy Jubraj**, Chief Strategy & Transformation Officer @ esure

## Go further.

Learn more about how cloud-native coretech is helping ambitious insurers realize their goals.

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