

# Pulling the plug on old routines brings the customer in focus



*"TIA really offers the only solution that can accommodate all our needs. It is the most advanced solution available and it covers the complete insurance spectrum."*

*Lars Lysdal Jensen, Alm. Brand,  
Chief Information Officer*



## **TIA HELPS ALM. BRAND EXCEL IN TIMES OF HEAVY COMPETITION**

When Alm. Brand A/S Group, Denmark's fourth largest insurance company, decided to purchase a standard technology solution, it was not long before they found it had to be TIA.

A few years back, the Alm. Brand executive board concluded that expenses were too high, they had to focus more on customers, and their business organization lacked the necessary agility. Looking around the group enterprises, one towering problem casts its shadow everywhere: A complex system of older programs with only a very low degree of automation was not supportive of the future business model. One thing is to realize that older systems impede successful development – another to find a replacement for them. Alm. Brand considered in-house development first – but not for very long.

## **EXPENSIVE AND DIFFICULT TO DEVELOP IN-HOUSE**

"We developed the old systems ourselves, but system development is not our core competence – operating an insurance company is. In our experience, in-house built systems are generally out-dated even before they are complete. And why should we spend time and money on system development, when all insurance companies employ the same general functions and there is an advanced solution available on the market already? The TIA Solution is a decisive element of our strategy, and it is not a problem that our competitors also use it. We want to make a difference in the products and processes we develop – not in the systems we use as tools," says Lars Lysdal Jensen, Chief Information Officer (CIO) at Alm. Brand.

## Alm. Brand A/S

The Alm. Brand A/S Group is a Danish financial services group consisting of a listed holding company and a number of subsidiaries operating within non-life insurance, banking and life and pension insurance. In addition, the Group operates an investment business in the ordinary course of its operations. The staff of more than 1,600 employees generates revenues of approximately DKK 6 billion. For more information, please visit [www.almbrand.dk](http://www.almbrand.dk)



The insurer aims to improve flexibility and customer orientation, as well as its profit margin. "With a clear-cut business case, we knew exactly what we wanted. The TIA Solution could accommodate all our needs. It is an advanced solution covering the complete insurance spectrum. Other IT systems we looked at were similar to our old system in many ways, largely built on technology from the 1970s and 1980s. We want scalability in a system adaptable to the future and geared to our whole business spectrum – ease of use is key as well. We have all of that in our TIA Solution", Lars Lysdal Jensen affirms.

### **AUTOMATION, BETTER SERVICE, AND FASTER TIME TO MARKET FOR NEW PRODUCTS**

With the old systems, Alm. Brand's staff could only advise customers within their own particular area of responsibility. If a customer needed help in another area they have to be referred and the staff would not have insight into the customer's entire case. Because systems were not fully integrated, the same data often had to be entered several times. This resulted in long processing time and increased the risk of error, that in turn generated significant customer frustration. With the implementation of TIA, Alm. Brand is now able to match customer service to customer needs without being dictated by the IT system. In addition, the majority of processes have been automated.

"It used to take up to 10 steps to issue a new policy, which can now be done in one or two steps. It is a realistic goal to have 90 percent of all uncomplicated policies processed without ever being touched by the human hand. Claims management has reached new levels and our product development is better with faster time to market – and that is our daily bread," says Lars Lysdal Jensen.

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