Business Challenge

Aioi Nissay Dowa Insurance NZ (Aioi NZ) was functioning with their 20-year legacy policy, billing, claims, and communications system, an SQL back-end with Microsoft Access front-end. While it wasn’t failing them, they did realise that if they were to keep it in place as-is, they would not have scalability and certainly not be able to meet the growth aspirations that they had. To set their organisation up for growth in the best way possible, they made a point to find and implement best-in-class technology to help futureproof their business. Although Aioi NZ is a small to medium insurance provider in New Zealand and a bit like “the little engine that could,” they were determined to put an enterprise solution in place as, or more, effectively as a large organisation would.

After selecting Guidewire’s InsuranceSuite delivered via the Guidewire Cloud as their core administration system and Tenzing-Tech Mahindra as the solution implementation partner, it was recommended that Aioi NZ look at Smart Communications’ SmartCOMM™ solution for their documentation and communications. Because the two platforms are heavily compatible, and SmartCOMM can be business-led without too much IT involvement, it was the perfect fit! SmartCOMM also provided a pure cloud deployment option. Transitioning to cloud-based solutions was important to Aioi NZ because it could provide opportunity for nimbleness, future-proofing the business from a security and data-risk perspective, releasing them from the burden of infrastructure upkeep. SmartCOMM fit perfectly with their three core pillars for the growth project – flexibility, optimisation, and security.
Business Outcomes

While implementing Guidewire InsuranceSuite and SmartCOMM, Aioi NZ separated the SmartCOMM portion of the project and had the business users take the lead as opposed to the IT team, knowing that technically SmartCOMM was a perfect integration match with Guidewire. This meant the solution was completely customer centric from the start and continues to be so. They were also able to take advantage of SmartCOMM’s single template solutions. They can simply build the template for a document, and then easily replace the branding or data elements within to fit the specific instance. They currently have nine different brand and style sets, which they can use interchangeably and plan to add even more.

Using SmartCOMM for all communications and documents distributed by their policy, billing, and claims centers, Aioi NZ has seen a 99.8% document success rate, much higher than they’d previously seen. They’ve also improved the quality of their documents and communications, it was like going “from 1986 to 2022” in terms of what the policyholders are seeing. With their previous system, the communications were very basic and dry, and at times included an abundance of policy language. Now, they’ve added images, live links, and different modules to create dynamic and engaging policyholder communications. As an organisation, Aioi NZ are focused on good conduct and culture which in turn results in exceptional customer outcomes. This means the information that customers need and are most concerned about is front and centre in the documents. When they first launched the new communication format, they included a piece of information in their policy statement email that caused a sharp increase in the number of phone calls to their customer service team. While this would normally be concerning, it gave them encouragement that the policyholders were actually reading and digesting the information, and within a day they were easily able to make the necessary change to the format. Since, they have received positive feedback from their customers and customer service team. Due to their transformation, Aioi NZ is confident in their ability and potential to grow the business; they know they simply couldn’t have done it with their old system. This change has given them the ability to think ambitiously and capitalise on new opportunities. Additionally, even though their tech stack has increased, their cost over time will decrease due to the decision to go pure cloud.

“"The thing I like about it more than any comms system is that I don’t need to have a developer touch it. Instead, I have a few business users that have training and can change text, update branding or make minor coding updates. This has given us the ability to spin up a new brand in days.”

– Adrian Thompson, Operations Manager
Future Plans

Aioi NZ is just in the beginning of their journey with Smart Communications. They have plans to use SmartCOMM as the single communications platform for their customers and plan on integrating a new email provider and SMS provider to send text messages as well. They’re working to coordinate all communications in their customer lifecycle and want to ensure they’re using the best channel for the moment. They plan to keep up-to-date with the SmartCOMM roadmap and implement the latest and greatest features as they’re available, another advantage of pure cloud deployment, which will help them increase capacity without increasing headcount.

“Going best in class has allowed us the foundational platform to do whatever we want whenever we want. Now we can really dream and take advantage of opportunities for growth quickly. We believe we can do it quicker and more reflexively than anyone else in the market because of our setup.”

– Simone Labady, Chief Executive Officer

Smart Communications is a leading technology company focused on helping businesses engage in more meaningful customer conversations. Its Conversation Cloud™ platform uniquely delivers personalised, omnichannel conversations across the entire customer experience, empowering companies to succeed in today’s digital-focused, customer-driven world while also simplifying processes and operating more efficiently. Smart Communications is headquartered in the UK and serves more than 650 customers from offices located across North America, Europe, and Asia Pacific. Smart Communications’ Conversation Cloud platform includes the enterprise-scale customer communications management (CCM) power of SmartCOMM™, forms transformation capabilities made possible by SmartIQ™ and the trade documentation expertise of SmartDX™. In 2021, the company acquired Assentis, a leading European software solutions provider specialising in customer communications management (CCM) with a focus on the financial services industry.