

IT overhaul delivers stability and competitive advantage for online travel insurer



In 2010 Southern Cross Travel Insurance (SCTI), a specialist travel insurer operating in NZ and Australia, selected Theta as its preferred IT services supplier. Together we have developed a new IT roadmap, using Microsoft technologies, that positions SCTI to scale and grow sustainably and allows them to do more with less.

This work saw SCTI's Debbie Hollows earn a finalist nomination for Partners Choice CIO of the Year at the 2011 Microsoft NZ Partners' Awards.

Existing systems approaching use-by date

SCTI was well positioned for growth, and making great strides into the Australian market, but the key tools of its trade - existing websites and the core insurance system - were not keeping up. SCTI's existing IT architecture had evolved over 25 years as the company grew. It was complex, inefficient and proving increasingly costly and difficult to maintain - it needed to be replaced. This became the catalyst for a whole programme of work to transform SCTI, by creating a better and more robust system that reduces risk and complies with regulatory requirements, while also delivering exponential productivity improvements and increased online functionality.

Stabilisation and re-platforming for reliability and growth

Reliability is a primary requirement for SCTI - with 90% of its business conducted online in NZ, and 100% in Australia, downtime equals lost revenue. We have completed a series of stabilisation projects to make the online purchasing process more robust and remove error-prone and time-consuming rework, while migration to private cloud hosting at MaxNet has addressed reliability issues. Craig Morrison, SCTI's CEO, comments:

The websites are in a stable continuous improvement cycle and achieve five-9's availability with a robust hot-standby data recovery system in place. Working alongside Theta, we continue to innovate, allowing us to implement real-time updates to our websites, ensuring customer satisfaction and lowering the overall IT spend per policy issued. As a result SCTI has built and maintained strategic and tactical competitive advantages in the market.

Reduce risk, deliver quick wins, increase productivity...and rate highly!

Insurance industry regulators such as the RBNZ and APRA require technology and support risk mitigation. Our Microsoft-based solution eliminates dependency on multiple small vendors and unsupported platforms, while a new managed service desk arrangement with Theta mitigates support risk.

We have migrated SCTI's insurance system from outdated technology to Microsoft SQL Server 2008. A new letter generation application uses MS Office automation to reduce data entry. Reporting Services delivers improved reporting, and we're using Windows Presentation Foundation to create a new, feature rich policy management system. At the front end, the ASP.NET website has been extended to put more functionality online, allowing customers to do more so staff need to do less.

Time-to-value is embedded in SCTI's new IT roadmap. Small projects that deliver quick wins, such as a print and mail solution, are built into the programme. As well as greatly improving usability, projects like these contribute to an overarching business objective: use technology to remove manual processes, reduce duplication and achieve an exponential increase in productivity.

And that's exactly what this work is already delivering for SCTI. In September 2011 it received a **CANSTAR CANNEX 5 star rating** for providing outstanding value in international travel insurance in Australia. It also recently rated best in all four categories evaluated by **Choice Consumer Magazine** in Australia. As CEO Morrison says:

"External ratings like these are only possible with robust systems in place - to support the business and deliver efficiencies that keep prices competitive."