



How ICM Consulting is giving one insurance underwriter their competitive edge

One of the keys to running a successful insurance company is keeping customers happy. The best way to do this? Speed up claims approval and payments.

PetSure, an insurance company with a focus on pets, wanted to minimise the time their customers spent waiting for claims to be paid. They had heard of a system in the UK which allowed a vet to submit a claim directly to the insurer, who could then process the payment directly into the policy holder's account, without wasting time trying to decipher torn, crumpled or unclear receipts and time spent validating the claim with the service provider.

That's when they turned to ICM Consulting.

The project team started by getting a thorough understanding of the systems they would need to work with. The main one was VETXML, an agnostic language that allowed different Vet Practice Management Systems (VPMS) to talk. It also happened to be the basis for the PetSure architecture.

The team realised that, in a project like this, the key would lie in designing an architecture that was simple but would be robust enough to handle lots of claims at once. They set about designing a system with in-built redundancies, meaning if one server was overworked, the other could step in to ensure seamless service. To ensure this, they decided to code in Clojure. This JVM-based language is able to do higher-functioning commands, with less code. And it's immutability means that changes to one part of the code, have no effect on other parts. All this means less coding required, less build time, less chance of bugs, and less chance of breaking.

The benefit to PetSure? A proof-of-concept that was built in just two weeks with an invoice that was one-tenth the price of the nearest competitor.

Once the concept had been tested, ICM Consulting were able to roll out the remaining program in just under a month, thanks to their specialist knowledge of Clojure. So only a few short months after being engaged, PetSure had achieved their initial project aim — offering policy owners a better claims experience. They also had vets appreciating the seamless system integration between their practice management software and PetSure's back-end. These two combined gave PetSure their competitive advantage in a marketplace where differentiation was hard to come by.

So if you're a business owner looking to get a project up and running fast, are looking for a quick ROI, or are looking to use technology as your competitive advantage, talk to the team at ICM Consulting.

Call us on +61 2 9028 7081 or email us at info@icm-consulting.com.au