



How an established insurance company became digital-first

UK insurer Hastings Direct wanted to rewrite the conventions of its category by offering seamless end-to-end digital customer experiences.

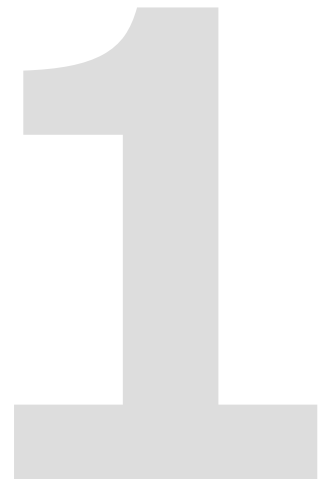
Client

HastingsDIRECT

The better the question

How does technology make insurance more human?

Hastings Direct wanted to offer its customers a familiar but more intuitive digital experience.





Over the last 10 years, the global insurance market has been shifting to include more digital offerings. Consumers have become highly selective and price sensitive.

Once a consumer has taken out a policy online, they often find their insurance provider offers a limited and outdated experience – for example, making consumers call them to make claims, renew or cancel their policies, sitting on hold in the call center queue. It's a far cry from the customer-friendly, intuitive digital experience that attracted them.

Hastings Direct is a UK insurer that, recognizing this potential drop-off in customer service for their business, developed the strategic ambition to become the best and biggest digital UK insurance provider. That doesn't just mean numbers of customers or total revenues, it means enabling customers to perform more transactions digitally with the best experience possible.

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Hastings Direct had a longstanding relationship with the EY organization as their trusted advisor, having already implemented and enhanced the core Guidewire InsuranceSuite, including the migration of their products to their new insurance platform.

Together, they worked on a path to achieve Hastings Direct's ambition.

How an established insurance company became digital-first

The better the answer

Thinking and experiencing digital

Hastings Direct formed a multi-year strategic change collaboration with the EY organization to drive a mobile-first digital transformation.



After working with the EY organization since 2014 building the internal technology foundation, Hastings Direct was confident to move forward with EY teams to drive a mobile-first digital transformation.

Working to a new definition of “best and biggest,” Hastings Direct and EY teams had to think beyond traditional metrics. This meant putting the consumer first, for example, enabling self-service and making the sales journey easier and more straight-forward.

EY teams worked with Hastings Direct’s in-house digital hub, which designed new journeys aligned to their customers’ needs. To make these a reality, Hastings Direct needed the underlying technology to transform too. Hastings Direct completed a migration to the cloud, further invested in data enrichment and management information throughout the organization and launched a core platform upgrade to further enable digital customer journeys.

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It takes the whole organization to embed a customer-first, mobile-first transformation like this – so it was essential to equip all employees with the modern workplace tools necessary for Hastings Direct to become a truly digital insurance provider from the inside out. EY teams advised and collaborated on this process and helped establish internal governance to improve overall efficiency and delivery quality.

Strategically, Hastings Direct wanted to use its innovative new technology to get a holistic picture of customers and offer them the best price possible – this included embedding automation in testing to iterate improvements in the journeys.

On a tactical level, Hastings Direct and EY teams addressed the user experience through simplified question sets (which still maintained information gathering integrity to assess the insured risk), a clearer tone of voice, a consistent look and feel to the familiar price comparison sites, and easy toggling between standard and enhanced

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cover options.

“Hastings Direct and EY teams have developed an effective collaboration based on trust and doing the right thing. By working so closely, we have been able to react quickly to evolving needs for technology skill sets, and we are able to bring capabilities from all over the globe despite working remotely through the pandemic,” says, Joel Pegram, Partner, Financial Services Technology Consulting, Ernst & Young LLP.

Throughout, the EY organization mobilized a diverse and global team, spanning more than 10 countries and encompassing strong technical capabilities to bring Hastings Direct the very best of EY teams.

“We have been able to react quickly to evolving needs for technology skill sets, and we are able to bring capabilities from all over the globe despite working remotely through the pandemic.”

Joel Pegram

Partner, Financial Services Technology Consulting, Ernst & Young LLP

The better the world works

Transformation that benefits everyone

The holistic change across Hastings Direct’s digital operations significantly transformed the customer experience.



At the heart of this transformation was the idea of making transactions frictionless for customers. And the results certainly reflect that.

Hastings Direct had more than 3.1m active policies in 2021. Positive customer opinion also reflects the value of the multi-year transformation journey, with more customers able to complete their visit successfully and purchase or upgrade a policy online. In January 2022, Hastings Direct became the highest-ranked insurance provider within the finance category in the App Store. And digital adoption continues to increase with 350,000 unique mobile app users per month since December 2021.

CMO agenda

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Delivery of these improvements comes from the inside out, and the changes also helped Hastings Direct internal development teams deliver an efficiency gain of more than 40%. Now, and for the future, EY teams are working hand-in-hand with Hastings Direct's IT organization. The team is digitizing the next level of servicing journeys – for example, providing comprehensive FAQs and help text, and offering the ability to message via chat queries. This will give consumers even greater confidence to execute their transactions digitally – all underpinned by new contact center technology.

Looking to the future, Hastings Direct is embedding forward-looking, rich use of data to develop more tailored, relevant and adaptable products for customers.

“Together, Hastings Direct and the EY organization continue to deliver beyond Hastings Direct’s stated expectations enabled by technology. It’s a relationship that helps us go from strength to strength with digital at the

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heart of our customer proposition,” says Mark Parker, Chief Operating Officer, Hastings Direct.

EY teams provided deep technical experience to Hastings Direct, architecting high-performing recommendations to complex business problems, and remained agile to their changing needs so they can continually better serve their customers.

As a result, Hastings Direct has chosen to extend the relationship and keep the EY organization as their trusted advisor. Together EY teams and Hastings Direct will work to build a better working world, for every customer.

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Strategic

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The team

David Reid

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Joel Pegram

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Sagar Khandelwal

Technology professional. Team capability builder. Amateur chef.

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