# CUSTOMER SUCCESS STORY

Accelerating policy investigations, expediting cancellations and cutting costs as part of a strategic refresh of esure Group's fraud operations.

**CLIENT:**
## ESURE GROUP

**SECTOR:**
## INSURANCE

**CHALLENGE:**
## TRANSFORM FRAUD OPS EFFICIENCY

**OUTCOME:**
## MORE FRAUD STOPPED AT THE GATE

With over 20 years at the sector's helm, esure continues to think big. Today, the organisation is on a mission to Fix Insurance for Good and become the UK's leading digital insurer. esure Group are focused on using industry beating technology, insights and data, alongside fantastic customer service, to deliver more personalised experiences that meet the evolving needs and expectations of customers.

## THE CUSTOMER

esure Group is one of the UK's leading providers of motor and home insurance, through the esure and Sheilas' wheels brands.

Founded in 2000, esure Group have the scale, heritage and expertise capable of inspiring the trust and confidence of their 2m customers, combined with the entrepreneurial mindset and agility of an insurtech.

## THE CHALLENGE

esure was nearing an all-important juncture in their multi-year transformation programme to become the UK's leading digital insurer. A mission-critical system was newly modernised, and the team were gearing up for a migration of systems.

This technology transformation promised significant benefits and better outcomes across the insurance lifecycle. However, unlocking these benefits depended on every piece of esure's IT ecosystem working in lockstep.

Amongst its most important pieces were National SIRA - Synectics' risk intelligence syndicate of 300m+ records - and the SIRA case management platform. Both have long been used by esure to fight fraud at policy and claims stages.

![SIRA logo] **SIRA**

An adaptable solution, complete with migration-friendly APIs, SIRA was primed and ready for a successful transition. Add Synectics' forward-thinking ethos and evolving capabilities to the mix, and the decision was sealed - **SIRA would continue as the heart of esure's counter-fraud strategy.**

Ever the innovators, Synectics looked beyond a lift-and-shift SIRA integration with esure's new system. The team spotted an opportunity to accelerate policy investigations, expedite cancellations and cut costs. All is possible with a switch from SIRA Batch to **SIRA Enhanced Real Time (ERT), with Outcome Orchestration (OO) overlaid.**

SIRA ERT enables thorough fraud checks to be conducted at any stage of the customer journey, with responses available within 5 seconds. Outcome Orchestration is an extra layer of flexibility which allows organisations to tightly control the logic and criteria behind real-time responses.

However, implementing ERT and OO across esure's entire customer lifecycle and in tandem with their broader systems upgrade was no mean feat. An ambitious approach was needed.

## THE OBJECTIVE

"Synectics was always part of the plan," describes Andy Nixon, esure's Enterprise Fraud Lead. "The effectiveness and usability of SIRA, the knowledge the esure Fraud team has acquired and Synectics' continuous innovation. They are at the top of their game and absoloutley the partner you want on side during a major project."

Andy explains that in scenarios like esure's, innovation must be matched by practicality. "The big question wasn't - do we go ahead with SIRA ERT and OO? The forecasted fraud prevention, efficiency and cost-saving benefits made the upgrade a no-brainer."

"The real question", says Andy, "was how do we maintain our fraud detection posture while migrating from SIRA Batch to ERT? SIRA has exceptional functionality - configurable but simple rules, buildable processes and self-maintenance - which were vital to sustain," Andy says.

The solution was to run two SIRAs in parrallel - esure teams could work consistently in the legacy platform, while alongside this Synectics built, integrated and tested the incoming ERT SIRA solution.

# SIRA

## THE OUTCOMES

"The project itself was seamless, as was the migration of almost a quarter of a million claims and 1.8 million Policies" Andy shares. He explains that "from early on, between 80 and 90 per cent of fraud was being caught by SIRA ERT and this continues to grow. Added to this, we are saving money on aggregator site, investigation and even admin costs."

"The way ERT integrates with esure's historical data also hugely enhances how we funnel bad enquiries. It essentially enables us to prevent more fraud at the gate - especially that connected to repeat offenders and fake identities - which massively expedites policy cancellations and quote rejections."

Andy adds that Synectics' Outcome Orchestration is transforming how his investigation teams work, too. "Before implementing SIRA ERT and OO, our policy Fraud team would review all SIRA matches, investigate and then take the appropriate actions. Now we have the ability to automatically accept, decline or block applications which saves valuable resource time," says Andy.

"Through using OO," Andy continues "we're blocking fraud volumes that equate to a full month of investigative work by our Policy Fraud team. This is only achievable through augmenting the team's skills with real-time action and a holistic view of fraud across esure's customer lifecycle. That's pre-inception, policy purchases, mid-term adjustments, claims notification and beyond,"

Andy also praises Synectics' Customer Success and Account Development teams. "Throughout the project, Synectics' people were a constant source of support. They seamlessly balanced project work and BAU, and when unexpected changes were raised they kept progress in check."

Synectics continues to be a key counter-fraud partner for esure. With the migration a success, esure is exploring further ways to enrich its services - especially the claims journey - with Synectics' platforms and SIRA data.