

CASE STUDY



nmu

**NORTHERN MARINE
UNDERWRITERS LIMITED**

INDUSTRY: INSURANCE

**LOCATION: LONDON,
KENT, LETCHWORTH,
BIRMINGHAM, LEEDS,
MANCHESTER, DUBLIN
GLASGOW, BELFAST**

EMPLOYEES: 100

Established in 1982, NMU has over the years developed and secured a reputation as a market-leading specialist insurer in the United Kingdom. Since joining Munich Re Group in 1999, NMU has grown significantly and now controls a large share of the UK marine insurance market.

As a Service Company of Watkins Syndicate at Lloyd's of London, NMU underwrites marine cargo, freight liability, offshore equipment and engineering risks through eight offices.

Claritas Solutions

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FIRST CLASS CUSTOMER SERVICE I.T. SOLUTION FOR NMU.

The Challenge

NMU's underwriters take a flexible and innovative approach to underwriting and are dedicated to providing first-class service, which includes timely delivery of insurance documentation, providing cargo owners with protection against the risks to which goods are exposed during carriage.

For any logistics operation, time is of the essence. Customers require their goods to be transported at short notice and with minimal complication. The marketplace is highly competitive, and speed of service is an important differentiating factor:

The Claritas Solution

NMU worked closely with Claritas to develop a client portal within their web site. Via a secure login, customers are able to access their own environment within the portal and enter the details of the cargo to be insured, its value and the voyage to be undertaken.

The information captured is checked for conformity with policy coverage, and the client is immediately issued with the necessary certificate of insurance, a document that is vital evidence of cover and ultimately passes to the buyer of the goods.

The solution is therefore a vital link in a time sensitive logistics operation and forms an integral part of the commercial transaction. The captured data is also used later, to calculate premiums for invoicing purposes.

The Benefits

Logistics operations work to extremely tight timescales. It is generally recognised that in the supply chain, the most cost effective way to operate is on a 'just-in-time' basis. It is therefore imperative that all suppliers to the industry are able to provide their services in the same way.

NMU has grasped this concept, allowing their clients to insure the risks associated with the movement of cargo using a real time system. For NMU, the direct advantages are:

- Delivering such new products is dramatically simpler via a web portal
- As there is less manual intervention, efficiency is improved and processing costs are reduced
- The portal provides a 'value-added' service that acts as a differentiator attracting new customers and retaining existing customers
- It supports NMU's flexible and innovative approach to underwriting, enabling them to provide a first-class service.

Why Claritas

"The secret of our success stems from building long-term relationships with clients, based on trust and partnership. Working with Claritas to develop our client portal allows us to provide a first-class service. The system acts as the vital link in a time sensitive marketplace"

Andrew Coulson, Systems Manager, Northern Marine Underwriters Ltd

"Working with NMU during the development of their client portal has allowed Claritas to deliver a system which offers both cost savings and competitive advantage in a challenging market. We have worked with NMU for 11 years and have developed a great working relationship which we hope will continue in the long term future"

Glenn Scaife, Managing Director, Claritas Solutions

Providing transparent and truly independent IT services and solutions is at the heart of Claritas. Clear communication coupled with our desire to listen and understand client issues enables Claritas to deliver against business strategies. Through innovation, tailored solutions are created and delivered with passion in the areas of Security, Connectivity, Hosting and Application Development. All of our solutions are designed to enable clients to gain competitive advantage, reduce cost and mitigate risk.

So when you Think I.T. Think Clearly, Think Claritas.