



# **Success Story**

Grove & Dean used ProductWriter to build and distribute their niche car insurance products.









### Overview

Grove & Dean is one of the UK's leading independent insurance brokers, who provide premium insurance products for specialist motor vehicles alongside general and corporate insurance.

Their products span across a diverse range including specialist motor, quad bike, horse box, classic car and touring and static caravan insurance products.

With a growing portfolio of products, Grove and Dean were spending a lot of time building products to deliver to market. Their teams were manually coding underwriting rules, building pricing tables and databases from start to finish, which made it challenging to launch products on time and easily maintain them.

"Polaris has provided us with a flexible structure for building schemes using industry standards.

It has helped us provide confidence to our insurer partners that our schemes are rated using all available data sets in the market. Each scheme built can be as complex and multi- dimensional as the underwriting footprint requires.

We are also able to make changes and updates to schemes as often as weekly, daily and even by the hour."

**Peter Gates**Grove & Dean



### Solution

Polaris' market leading ProductWriter Toolset provides adaptable product templates meaning Grove & Dean could quickly build, test and deploy a full range of business schemes tailored to their needs.

The ability to re-use schemes and components added the additional benefits of creating consistency and saving development effort.

The templates also proved useful when working in partnership with insurers to efficiently agree product rating matrices and underwriting footprints.

Through ProductWriter Grove & Dean were also able to easily integrate with third party data sources to enhance customer insight.

## Results

In total Grove and Dean's in-house team have now built 64 Motor schemes.

They now have the power to update, test and deploy product changes to market on an hourly basis if required.

The schemes are now a lot easier to manage and a developer is no longer needed to make simple changes. Easy to use editor tools and table import functions enable non-technical users to make quick and easy changes to pricing, rating and underwriting rules. They now have greater flexibility in rating, with third party data integrations providing a more accurate view of customer risk, leading to intelligent rating.

#### For more information on ProductWriter

Visit: polaris.co.uk/productwriter

Contact: productwriter@polaris.co.uk

