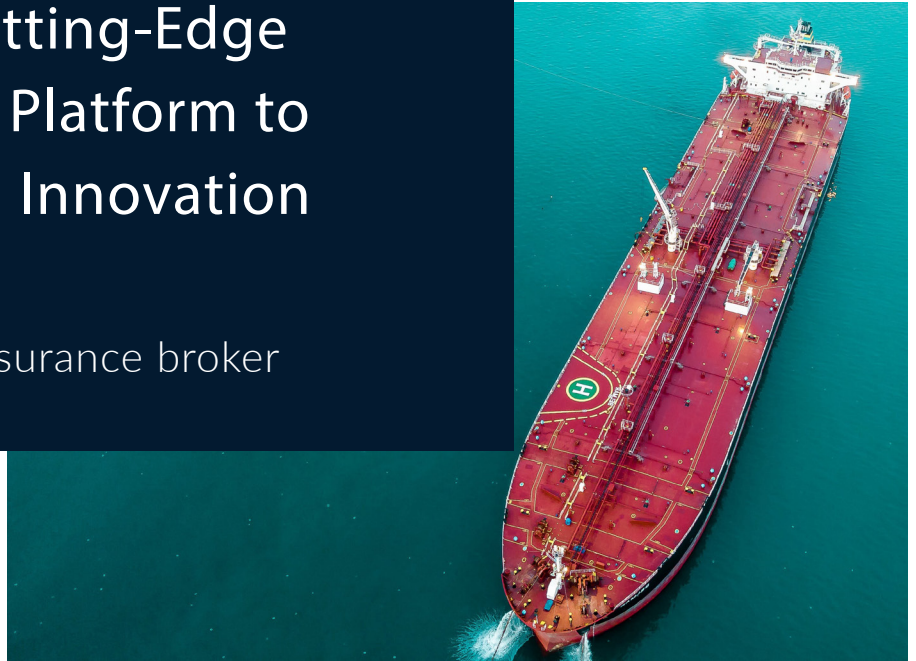


Delivering a Cutting-Edge Administration Platform to Support Digital Innovation

at Besso Ltd -
a specialist marine insurance broker



INDUSTRY

Insurance

CLIENT

Besso Limited

TECHNOLOGY

Mendix

CHALLENGES

- Limited UX/UI capability
 - Lacking modern user experience and graphical design
 - Inability to implement advanced business logic
 - Restrictive technology limiting stakeholder growth plans & vision
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BENEFITS & RESULTS

- Phase one delivered in 40 days
- Secure, dynamic library for all policy documentation
- Intuitive claims tracking service
- Multi-device access, 24/7
- Integration delivers live IMO data
- Rapid war breach quoting, binding & invoice generation
- Real-time fleet tracking via GoogleMaps

Using low-code to develop a market-leading insurance administration solution that provides superior workflow capability and enhanced integration

The Client

Besso Ltd is an independent and innovative (re)insurance broker. Besso's marine team provides a fresh approach to marine insurance broking offering a unique combination of experience, flexibility, strong trading relationships and state-of-the-art technology.

Besso deals both directly with insurance buyers and wholesale brokers focusing on the marine business, building relationships with shipowners, and producing brokers alike. Besso prides itself on being innovative and is focused on bringing together shipping insurance industry professionals.

The Challenge

The business has an experienced and qualified team with the skills to operate to the highest standards. The team had a clear vision of how they wanted to offer their marine insurance products and knew that they required a solution that would replicate the drive and forward thinking of the business and its stakeholders.

When establishing the retail marine division, Besso had provided access to an external development resource who delivered a working solution to manage policy documentation to clients. The solution was developed using Microsoft SharePoint and, while SharePoint was adequate to meet the vast document management needs, it could not deliver the visual impact, functionality and advanced business logic required by the business. The solution lacked the graphical and modern user experience desired. From experience, the Besso marine team were well aware of the volume of documents and data involved in the process however they also demanded a solution that could support their innovative vision and nurture their future growth goals. Besso marine

needed to set themselves apart from their competitors and deliver a platform that would be engineered to fulfil their customer needs while also providing a marketing tool that would support their new business targets.

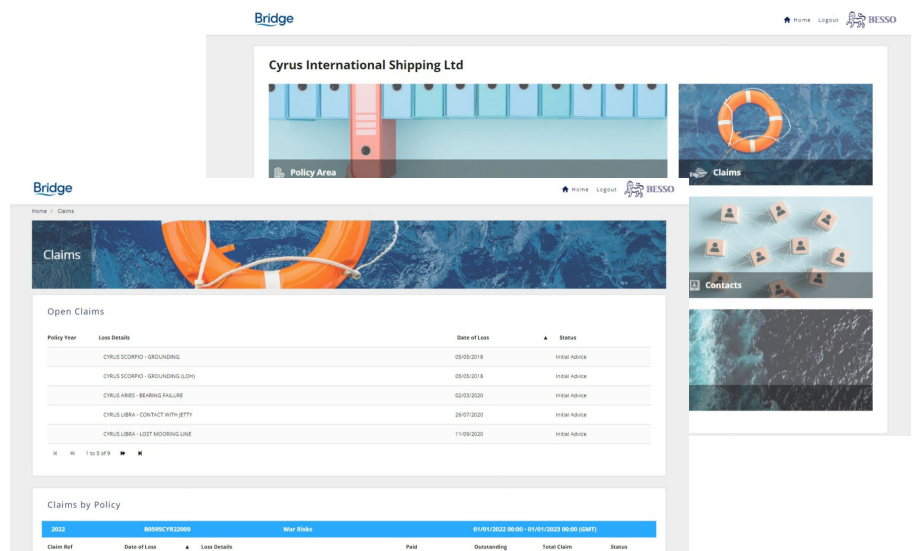
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It was important for the business to maintain creative control over the platform due to the specialist nature of marine insurance; AuraQ quickly demonstrated the skills to manage the project, interpret our needs as a business and deliver an outstanding application.

Carl Osbourn, Divisional Director,
Marine Besso

The Solution

More widely within Besso's group, success of digitally delivering insurance products using the Mendix low-code development platform had already been proven across other business areas. The Besso marine team were introduced to Mendix delivery partner, AuraQ, and were quickly blown away by the possibilities available to them. Confident that their goal of implementing a solution that eased the administrative burden of day-to-day management of insurance programs while delivering the forward-thinking needs of the business, Besso marine engaged with AuraQ and the team set about developing a bespoke marine insurance platform.



With a clear set of requirements defined, the AuraQ team started development on a new platform named Bridge. Built in Mendix, Bridge is a cutting-edge insurance administration and war breach platform that has been engineered to deliver all of the broker's complex documentation needs while also providing extensive visual enhancements, superior workflow capability and connectivity to external third-party systems.

Bridge makes the process of on-boarding new marine clients, including their assets, vessels and policy documentation, a simple, secure and transparent process. Client policy documentation such as evidences of cover, invoices and certificates are all stored in a dynamic online library and the platform is accessible 24/7 via desktop, tablet or mobile. For its client users, the platform provides an innate claim tracking service, from initial advice through to final settlement. Integration with GlobalXB, Besso's processing systems and ledger, provides daily premium and claims tracking to several degrees of detail. All pertinent documentation such as survey reports, adjustments and credit notes are readily available as well as instant access to view paid and outstanding premiums.

Bridge also provides a rapid War Breach quoting, binding and invoice generation capability. On-demand War Breach and Kidnap & Ransom cover can be obtained as vessels move into 'high risk' territories with immediate invoice generation upon voyage completion. Integration to Lloyd's List Intelligence delivers live IMO (International Maritime Organisation) data enabling automatic vessel location updates, tracking via Google Maps and visuals of real-time, global fleet positions. Rapid access to insured values, premiums and comprehensive vessel data is also available.

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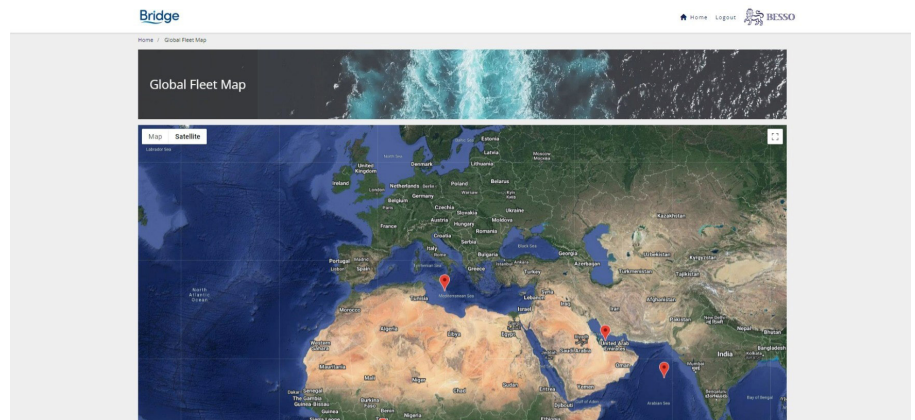
Each time I present, whether to an existing client or a prospect, Bridge is met with sincere praise with regard to the platform's transparency, speed and standard and also the dynamic user experience.

**Carl Osbourn, Divisional Director,
Marine, Besso**

The Outcome

The Bridge solution means that Besso marine now has a technology platform that matches their exemplary level of service. With AuraQ, the team were able to rapidly build and deploy an intuitive and dynamic IT solution that's been designed with marine insurance client needs in mind.

The result is a market-leading platform. A platform that has the ability to be agile and act quickly to changing insurance needs while delivering all the complexities involved with marine insurance. Bridge has been extremely well received by clients and prospects alike "Each time I present, whether to an existing client or a prospect, Bridge is met with sincere praise with regard to the platform's transparency, speed and standard and also the dynamic user experience." commented Carl Osbourn, Divisional Director at Besso marine.



In addition to external praise, the process of working with AuraQ and using an agile low-code platform is seen as a huge success internally too. Engaging with an experienced development partner allowed Besso marine to work with a team that could provide both the technical know-how, as well as the skills to collaborate with the business on design and ideas. Carl continued "It was important for the business to maintain creative control over the platform due to the specialist nature of marine insurance; AuraQ quickly demonstrated the skills to manage the project, interpret our needs as a business and deliver an outstanding application. Their appreciation of stakeholder involvement and continual dialogue allowed us to feel very much part of the creative process – this is testament to how AuraQ engage with their clients."

With phase one delivered in just 40 days, Besso marine was able to realise business benefit very quickly. The opportunities for future enhancements appear almost limitless and with the extent of data available to mine, the Besso marine team are already scoping ways in which to further develop and enhance Bridge, including extending integration features and API capabilities. The team firmly believe they are leaders within the industry and are currently the only marine insurance provider offering clients the ability to track this level of insurance data any time, on any device without the need for any human interaction.

With the development expertise of AuraQ and the technical capabilities of the Mendix low-code platform, Besso marine plan to strengthen their reputation as a marine insurance innovator and Carl and the team are confident that their use of digital technology will continue to set them apart.