

CASE STUDY: Breaking New Ground: SaaS Solution Built Specifically for the NZ Insurance Industry

Results:

- ✓ Successful migration of 1000s of policies
- ✓ Seamless integration with nib's CRM
- ✓ All business outcomes delivered within the migration programme
- ✓ All operational KPIs met since migration

When nib, one of Australasia's largest health insurers, expanded into New Zealand's life insurance sector, it needed a scalable, cloud-native policy management solution. Following its acquisition of Kiwi Insurance, nib partnered with AMS, a specialised provider with deep insurance technology expertise built up over 40 years in the local market. The challenge was ambitious: migrate nib's existing on-premise environment to AMS Protego, a modern SaaS policy management platform designed for the distinct regulatory and operational requirements of New Zealand's insurance industry. Over 18 months, AMS and nib collaborated closely to bring this vision to life.

Strategic Move to a New Cloud Solution

In 2022, after nib's acquisition of Kiwi Insurance from Kiwibank, AMS entered early discussions to replace nib's on-premise system with a cloud-based model. nib selected AMS Protego for its New Zealand-specific capabilities and AMS's strong local expertise. The decision was made easier, as AMS Protego aligned with nib's cloud-first goals while addressing New Zealand's stringent regulatory and data sovereignty requirements.



Company: nib – a leading health and life insurer, serving 1.6 million customers across Australia and New Zealand.

Objective: Transition nib's on-premise environment to AMS Protego, a secure, New Zealand-based SaaS solution.

Duration: 18 months from initial planning to go-live.

“AMS was the logical choice, given their long-standing partnership with Kiwibank and deep understanding of local compliance and data protection.

BRYAN MUNRO, NZ HEAD OF TECHNOLOGY & TRANSFORMATION, NIB

Locally Tailored, Industry-Leading Solution

Before AMS Protego, New Zealand insurers had limited access to cloud-native policy management tailored for local regulations. Even today, many global platforms require significant customisation to fit New Zealand's specific compliance and market needs. AMS Protego disrupted this model, delivering an end-to-end, SaaS platform built explicitly for New Zealand's insurers, from policy issuance to claims.

AMS leveraged its 40 years of experience to address New Zealand's unique legislative needs, ensuring nib's compliance while prioritising data sovereignty by retaining customer data within New Zealand. This strategic local alignment was a core factor for nib.

Collaborative Project Scoping and Delivery

Once the project commenced, AMS and nib conducted a comprehensive discovery phase, setting clear project goals and timelines. Initially, the plan called for a straightforward lift-and-shift migration of policies from the legacy platform to AMS Protego. However, integration with Kiwibank's CRM and banking systems required a more sophisticated approach, transforming the project into a deeply collaborative undertaking.

Achieving Success through Strategic Partnership

Over 18 months, nib and AMS worked closely to overcome challenges, managing scope adjustments to maintain project timelines. AMS's realistic approach to timeframes alongside strong governance ensured a positive outcome. The collaboration resulted in a successful, secure migration to AMS Protego.

Expanding Partnership and Future Enhancements

Building on the success of AMS Protego, AMS is now developing nib's first adviser-centric product to further expand its life insurance offerings.

Conclusion

The launch of AMS Protego has set a new benchmark for New Zealand's insurance industry, delivering a locally optimised, SaaS-based policy management solution. Through this collaboration, nib can continue to navigate and grow in the life insurance market, benefiting from a cutting-edge, compliant platform. This partnership represents a new era in cloud-based policy management.

Key Challenges and Solutions

Several technical challenges emerged, including:

Architectural Enhancements: AMS leveraged AMS Protego's open architecture to support nib's specific integration needs.

Secure Payment Data Migration: Migrating sensitive credit card information required secure processes that ensured no card details were retained.

Document Management Transition: Thousands of documents were re-indexed from on-premise storage to nib's updated document management system.

CRM Integration: AMS provided interim CRM functionality until nib's CRM solution was fully operational, ensuring a seamless customer data view throughout the transition.

Key Achievements

- ✓ **Seamless Migration:** Thousands of policies were successfully transitioned from on-premise to the AMS Protego cloud.
- ✓ **Operational Efficiency:** nib continues to meet stringent disaster recovery and security standards, supported by AMS.
- ✓ **Enhanced Customer Engagement:** CRM-triggered events offer dynamic customer interactions, supporting nib's transformation goals.

Ready to streamline your policy management on one platform?

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