

# EBOOK

## The Power Platform for Insurance

Putting low-code, no-code point and click technology in business users hands, with Microsoft Dynamics and the Power Platform



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# FOREWORD

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The insurance sector is changing at pace. As consumers demand rich, immersive experiences from their insurance providers, new and emerging technologies are reshaping how we engage and sell, communicate with consumer and commercial audiences, build relationships and transact.

Within the financial services sector at large, Microsoft Dynamics 365 and the Power Platform represents the chance to reimagine and simplify user experiences and streamline common user functions and capabilities. It's a better way to get things done.

The Power Platform - Power BI, Power Apps, Power Automate and Power Virtual Agent - extends the Dynamics 365 business application to quickly and easily create custom built apps, automate workflows, improve

productivity and analysis, and gain rich data insights. And with a powerful, low-code, no-code point-and-click approach to app building, the person closest to the problem or service improvement is empowered to make changes, rather than waiting for costly developer support.

The Power Platform is a toolset that allows users to analyse, act, automate and deploy AI and machine learning at a business user level. On their own, these tools are extremely powerful. Together, they're so much more than sum of their parts. Connect to Microsoft 365, Azure and Office 365 and you can create end-to-end business solutions that unifies clients, teams, brokers and intermediaries in real-time and across disparate locations.

With Microsoft's proprietary technology, users of all skill-levels, from pro-developers to authorised administrators can analyse, act-upon, and automate data in ways that have never been possible before. Everyone with permissions within your insurance organisation have the ability to build rapid business solutions, and solve all types of daily or organisational business pain - no matter their technical expertise or capabilities.

At Redspire, we're helping insurers understand and engage customer needs and deliver seamless, proactive and personalised experiences with Microsoft Dynamics and the Power Platform. This agile technology, integrated, unified data and the no-code business applications support cross-team efficiencies and collaboration, drive product and service innovation, and increase service quality standards at every customer touchpoint. This short ebook will show you how.

**Billy Lyle**  
*Chief Executive Officer*

# EXECUTIVE SUMMARY

Microsoft Dynamics 365 and the Power Platform is driving improved customer experience in the insurance sector and simplifying processes across all stages of the customer journey.

In this short eBook, we explore the unlimited potential of the Power Platform - Power Apps, Power Automate, Power BI and Power Virtual Agent - for insurance clients and evidence use cases of the tools in action.

With over 400 recent enhancements to Dynamics 365 and the Power Platform, Microsoft's investment in Artificial Intelligence (AI) and low code, no-code technologies directly supports insurance businesses through the on-going digital skills gap. The tools enable business users of varying capabilities to build apps, visualisations and workflows and improve business performance via simple point-and-click technology.

At Redspire, we're working closely with our insurance clients to maximise use of the latest releases.

Our clients in the insurance sector have undergone rapid digital transformation with Microsoft Dynamics 365 business applications in recent years. Progress has been made to shatter barriers between departments and insurers no longer approach each policy, person or departments as standalone but part of a connected universe of data that provides valuable insights to business performance.

The Power Platform - with its integrated AI-infused technologies and the recent announcement of Wave 2 enhancements - opens up unlimited opportunity to harness the power of that data-unification. With hundreds of data connectors and a toolkit built on a common data language, insurers can achieve peak productivity, maximum engagement

**The Power Platform allows users to build apps, visualisations and workflows that improve insurance business performance via simple point and click technology**

and provide data-driven decision making to manage their brokers, customers, products, policies and claims.

Yet across the Insurance sector, many clients we meet are unsure about the Power Platform and how it can be deployed within their organisations. And more importantly, why they should invest. Across the next few pages, we'll explain the art of the possible in insurance with the Power Platform.



# THE POWER PLATFORM

The Power Platform combines the capabilities of four key products - Power BI, Power Apps, Power Automate, (formerly know as Flow) and Power Virtual Agent. With Microsoft's proprietary technology, users of all skill levels, from pro-developers to authorised administrators can analyse, act upon, and automate data in ways that have never been possible before.

Built upon the Common Data Service, Power Platform's tools are designed to work together to create maximum business value.

All users within the business with suitable permissions can quickly and easily build custom apps that solve immediate business pain, automate complex workflows to improve business productivity, and analyse data for insights - no matter their technical expertise or capabilities.

## Analyse. Act. Automate.

Power platform can be summed up in three keywords: Analyse, Act, Automate. Known within Microsoft circles as the Triple A-Loop.

The toolset allows users to automate processes across the Microsoft stack and beyond. It ensures that everyone with permissions within your insurance organisation has the ability to build rapid business solutions, and solve all types of daily or organisational business pain.

At Redspire, we're deploying the Power Platform's capabilities to solve business pain for our Banking, FSI and Insurance clients and automate processes through all levels of their businesses.

**“ With the Power Platform you do more than just solve problems. You transform your business from the ground up ”**

*Microsoft, 2019*



## A POWERFUL TOOLKIT FOR INSURERS

**Power BI:** this market-leading analytical platform allows insurance organisations to build and lead a data-driven culture. All users are given the power to turn data into insightful visualisations, driving quick and informed decision-making.

**Power Apps:** allows users to proactively and reactively build custom apps same day instead of undertaking a month long development process, connecting to existing data and systems and solving specific process and business needs.

**Power Automate:** low-code / no code functionality that allows business users to self-build automated workflows in minutes across hundreds of popular apps and services. Simply point and click to automate all types of processes from claims reporting to work complete.

**Power Virtual Agents:** whether you're on-boarding new policies or starting a claim, Virtual Agents allows all types of users to easily build chatbots to engage conversationally with policyholders, brokers and teams - no coding required.

# ACT: POWER APPS FOR INSURANCE

Power Apps allows everyone from developers to business users within your insurance business to create interactive apps that support with specific business scenarios from Claims processing and renewals to risk and compliance.

Tying onto a specific Dynamics 365 use case or standalone, your in-house teams will be able to react quickly to ever-changing customer, partner, product, claims and compliance needs, all without writing a single line of code. Or having to engage with a developer partner.

Integrating neatly with Dynamics 365, the Common Data Service, other line of business systems and accessible by Power BI and Power Automate, users across the organisation can carry out tasks and complete processes quickly and efficiently on their device of choice, with the information flowing back into the CRM. Supported by hundreds of point-and-click Power Automate connectors, the data captured within the apps can be used to automate processes and drive insight like never before.

Power Apps puts the power to automate back in the hands of the insurance business and solve challenges in real time by creating focused journeys.

### To summarise, Power Apps can:

- Easily build apps within a full feature low-code/no-code point-and-click platform
- Connect to all of your valuable data with a suite of pre-built connectors or custom connectors
- Put your data to work with the Common Data Service for Apps
- Integrate neatly with Office 365, Azure, Dynamics 365, Power BI and Power Automate
- Make use of strong enterprise governance and security
- Access Pro-developer extensibility

## Some use cases of Power Apps in action in insurance

-  Beat competitors by on-boarding new policies in real time. Design custom built apps to capture required data for each scenario.
-  Connect this data to the next step action in the process and automate risk and compliance controls too.
-  Build efficient reporting processes by creating customer self-serve portals that free up telephone agents.
-  Provide loss adjusters with an app where they can report findings and submit photo or written evidence.
-  Connect and automate approval processes between policyholders, loss adjusters and repairs teams.
-  Feed data directly back in the CRM with one of 250 out of the box Power Automate connectors.
-  Automate task-led business process flows like renewal processes or escalations for medical underwriting.
-  Create and automate simple feedback processes when work is complete to measure customer satisfaction

# ANALYSE: POWER BI FOR INSURANCE



Power BI is Microsoft's market-leading intelligent business analytics solution. With familiar Excel like controls, Power BI users can connect a multitude of data sources – legacy on-premise, in the cloud or elsewhere – to gain valuable insights, analyse trends and make rapid, data-informed decisions.

Data is visualised helping teams share insight, collaborate and report across the entire organisation, on any device. With in-built governance and security, sharing customised dashboards and interactive reports with the right teams at the right times becomes process led, with the right risk controls in place to protect the sensitive information in your business.

### Recent Power BI enhancements

Within the latest Power Platform release, Power BI improvements focus on four critical areas that drive a high performance data culture. Largely AI focused, these are: intuitive experiences, a unified BI platform, big data analytics, and pervasive artificial intelligence.

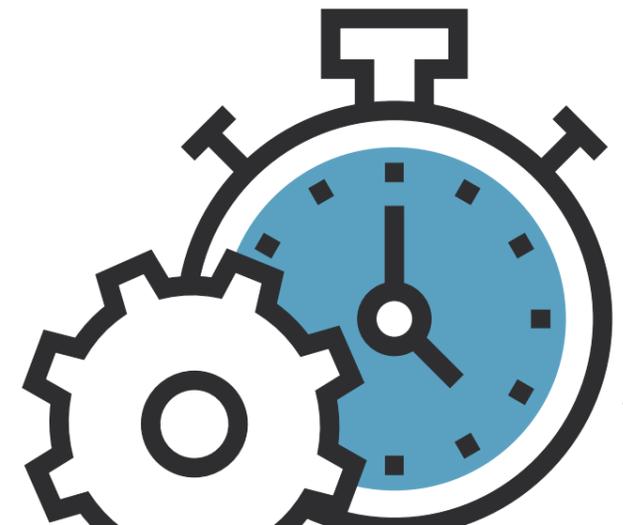
# 12 years

Gartner awarded Microsoft Power BI Leader status for the twelfth consecutive year

2019 Gartner Magic Quadrant for Analytics and Business Intelligence Platforms

## Some use cases of Power BI in action in insurance

- Power BI allows users to visualise real time insights and analysis of losses from insurance claims. This constant feed of data empowers business users to highlight trends across the business and leverage underwriting data to make prudent business decisions, minimising future losses.
- Create visual reports to analyse your brokers, agencies and intermediary performance levels. Understand which relationships are working well or which may need urgent attention. Visually view gross written premium per broker and understand the cost of each new policy or renewal.
- Closely analyse policy and product performance. If a product is performing particularly well within a certain demographic or geographical area, this may inform a reactive marketing campaign or a review of the policy price point.



# AUTOMATE: POWER AUTOMATE FOR INSURANCE



• Microsoft's Power Automate's, low code, no-code, point and click functionality – puts power to create complex workflows within your organisation, not in the hands of costly developers.

Power Automate uses over 250 out of the box connectors to automate all types of processes and removes the risk for human error stalling a journey's progress. Once the Power Platform has been implemented and adopted by your workforce, Power Automate removes the need for developer support to create workflows, heavily reducing costs and implementation time for new business critical or improvement processes.

Like the rest of the Power Platform, Power Automate provides point and click functionality that connects legacy technology infrastructure. Out the box connectors integrate not only with Microsoft tools but less well known systems too. Secured within the Microsoft cloud, these workflows provide the functionality to move your insurance business forward.

Power Automate's new functionality creates smarter, more meaningful experiences in three key areas. Users can leverage world-leading business process capabilities, work off-line and make use of rich administration tools that drive connectivity across the insurance business.

## Some use cases of Power BI in action in insurance

- Power Automate can connect sales journeys, policyholder on-boarding and renewals. Clients or intermediaries complete front-facing Power Apps Portals forms are then connected to the next stage of the process for action, review, risk, approval, decline. With data feeding directly into the CRM, a risk audit trail is created, productivity maximised and data accuracy maintained.
- When call centre activity spikes – for instance, regarding storms claims when the UK has been hit with bad weather – Power Automate can be connected to a quick deployed bot that can direct clients towards self-service options for lodging the claim or answering frequently asked questions.



## WHY INVEST IN THE POWER PLATFORM?

A recent [Forrester Economic Impact study of Dynamics and the Power Platform](#) highlighted that the average cost of app development is reduced by 70% with Power Apps and Power Automate, with £2.9 million avoided in application development and management costs.

These types of cost savings are indicative of the costs and productivity savings that can be made with each individual solution within the platform. Combined with no-code capabilities that drive high user adoption, it's clear that return on initial investment is high. And with the tools included within the standard Dynamics 365 licensing, it's easy to get started with Power Platform today.

At Redspire, we're leading radical digital transformation in the insurance sector via world-class Microsoft technologies. Together, we're helping insurers understand and engage customer needs and deliver seamless, proactive and personalised experiences.

# AUTOMATING CAR INSURANCE CLAIMS PROCESSES WITH POWER PLATFORM

*In this scenario, we'll showcase a user journey after automating car insurance claims processes using the Power Platform. The main functionality used here is Power Apps, supported by Office365, Power Automate and Power BI.*

1. A customer has an accident to and needs to report the incident to start the claims process. Historically, policyholders would have contacted the claims telephone line to begin the claims process, however digital natives are increasingly looking for mobile or desktop first reporting methods.
2. Whether the policyholder has called the claims line and been signposted to the online functionality or logged into their account to begin their claim, a secure Power Apps Portal has been created to begin the claims process. The customer is asked to log in. Secure personal data will be pre-populated and the policyholder can submit the details of their incident within the requested fields, with the capability to upload images of the damage for assessment too.
3. Using postcode data held against the policyholder, Power Automate connectors have pulled through a choice of local car garages and automated the process of sending the claims data, photo of the vehicle damage and a request for quote (RFQ) to this selection of garages.
4. Once received, the garages who received RFQ will be able to submit a quote for repair work via a bespoke Canvas Power App, supported by pre-determined Power Automate functionality.
5. Once three quotes have been returned, Power Automate sends an automated Office 365 email to a claims processor, who can log in to a Model Driven Power App to review the quotes for repair work provided.
6. Once reviewed and authorised for next stage by an assessor, these quotes for repair work are sent along the next stage of the automated process. Confirmation of the accepted quote is sent to garage and customer to arrange for completion of work.
7. The selected garage completes the repair work and provides a completed status on the Canvas Power App once work is complete. The customer and insurer will be automatically informed that the work is now complete too.
8. Payment for repair work is automated via Power Automate and third party payment solutions.
9. Power Automate sends out a Forms Pro survey to capture customer feedback on both the garage and claim experience, enriching customer service data and informing satisfaction scores.
10. PowerBI can provide granular report on customer satisfaction or wider data insight into the volume of claims, costs, types of damage, car models, garage satisfaction rating and so on.

## NEXT STEPS FOR SUCCESS: WEBINAR ON DEMAND

This short scenario is barely scratching the surface of the capabilities of the Power Platform for the insurance sector. At Redspire, our delivery team can't recommend the tools highly enough. We're not just improving the claims process, we're helping insurers digitise and automate all types of processes from underwriting to broker management.

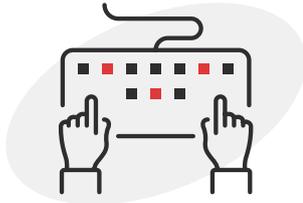
Redspire and Microsoft have joined forces on a co-hosted webinar series that showcases how to put low-code, no code, point and click technologies in business users' hands, with Microsoft Dynamics 365 and the Power Platform. [Watch the webinar on-demand now](#) and if you want to see the tools in action, view the [follow up demo](#) right after..

Find out more about how the Power Platform's can support your Insurance firm through its next phase of digital transformation. Get in touch with our team of specialists today on 0845 226 8170 or [info@redspire.co.uk](mailto:info@redspire.co.uk).

# YOUR NEXT STEPS

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# WEBINAR

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