



**A 10-year partnership
empowered by innovation**



A lot can change in 10 years, though good partnerships stand the test of time. Better still, good partnerships drive all parties to reach higher, further and with the confidence to go beyond what was originally thought possible.

This has proven true in Keylane and Unigarant's partnership, forged in excellence and driven by a desire to deliver the best agile solutions and enable the best possible insurance propositions for the market.

But where did it all begin? And why did Unigarant choose Keylane as its core solution provider, and later go all-in with Keylane SaaS?

Shaking off the chains of legacy

It started over a decade ago in 2007. Unigarant were facing multiple challenges but were guided by a simple, forward looking business objective: future-proof their administrative systems to increase efficiency, shorten time to market, and increase agility and economies of scale throughout their business.

But first, Unigarant needed to shake off the chains of legacy.

At the time, Unigarant were sharing an aging mainframe with another insurance company, which was preventing their ability to scale and grow. And like many insurance providers, Unigarant were operating multiple different systems: one for internal use by employees, and one for external use by brokers. On top of this, there

were no self-service options available for policy holders. Unigarant's policy and claim administrations were managed from different solutions, adding further complexity.

Unigarant needed better tools to support the development of new insurance products and to enable better end-user experiences.

And so Unigarant came to Keylane - called Quinity at the time -, and asked if we could

supply back and front office solutions.

Unfortunately, Keylane didn't offer extensive back office solutions then, and Unigarant declined to partner with us, and continued to seek a solution that could fulfil their needs.

So, end of story?

Actually, this is where our story begins.



Rising to the challenge together

Unigarant searched high and low for a suitable solution, and after exhausting all options were reluctantly forced to accept that what they needed didn't exist at that time. And so, Unigarant came back to Keylane with a challenge.

Unigarant wanted to know if Keylane could build them the operational back office, next to the already existing front and mid office functionality that they wanted. And if so, when, and how much would it cost?

You can imagine Keylane's excitement - here was a highly valued, potential partner willing to put the trust in us to build them functionality that we didn't have implemented at that time.

Keylane said "challenge accepted" and got busy devising a comprehensive action plan. And that plan ended up laying the

foundations for not only Unigarant's future, but also Keylane's.

Unigarant's challenge drove us to build a better, more comprehensive platform. Today, that platform is called Axon (at that time, it was called QIS: Quinity Insurance Solution),

and Pulse at Unigarant (in line with the project name). But without Unigarant's unwavering trust and belief in us, it might not exist today in its current form.

And still, our story doesn't end there.



Marin Roos (L), Chief Innovation Officer at Unigarant and Ralf Timmer, CEO Keylane.

A new platform is born

In 2010, after extensive development, we went live with the first version of our new Axon platform, achieving another major milestone: Keylane completed what would become the base version of our Axon platform in use today.

Of course, we frequently update it and add new features and functionality, but the nuts and bolts of the platform were finalised in that year – a milestone that would not have been possible without Unigarant's invaluable input.

And thanks to a close partnership with Unigarant throughout the development process, Unigarant were able to migrate to Keylane's Axon platform in just one weekend.

But what was so revolutionary about our Axon platform?

The answer lies in its functionality, agility and accessibility.

Axon users could now manage their insurance portfolios 24/7 from an always available and configurable platform. It was the first platform of its kind that would offer end-to-end functionality and empower insurance companies to create or change insurance products without the involvement of vendors,

thereby making Unigarant's product innovations largely independent from Keylane's resources.

Over the years that followed, Keylane continued to improve their Axon platform. By 2016, Unigarant committed to reducing complexity throughout their business chain. At that time, four different parties provided technical management, the network infrastructure, housing & hosting and the hardware, which demanded a lot of direction and huge amounts of energy from Unigarant.

Increased agility with SaaS

But as fortune would have it, Keylane had started offering Axon as a SaaS platform. So Unigarant's needs and Keylane's offering fell into alignment, and Unigarant moved to Keylane's private cloud that same year.

And in the months and years that followed, Axon continued to evolve to meet the needs of

an emerging digital landscape, as Keylane and Unigarant continued to disrupt the industry to the betterment of all involved insurance providers and policy holders.

By 2018, Keylane and Unigarant reached another major milestone in their partnership that addressed several of Unigarant's outstanding pain points. Unigarant were carrying out two major upgrades per year. To improve on this, Keylane rolled out monthly core updates and automated tests, which from that point forward made upgrades a non-event for Unigarant, as well as making Unigarant the first insurance company of its size to upgrade their core administration on a monthly basis.

"The new system had to be based on modern technology, because we wanted a future ready system."

Marin Roos, Chief Innovation Officer at Unigarant

A partnership based on trust

Today, with Unigarant's continued support, Keylane has grown to become a respected and trusted frontrunner in the insurance industry as a SaaS technology provider. And we are thrilled to know that Unigarant is regarded as the first one-stop-shop insurance provider - and extremely proud to have played a pivotal role in making that happen.

So not only did we empower Unigarant by building the solutions they needed, they empowered us

to go further than we ever thought we could. They motivated us to become pioneers. An astounding testament to the power of partnerships.

And the results speak for themselves: over 10,000 end users use Unigarant's management system, which they value for its accessibility, user friendliness and competitive pricing.

Indeed, a lot can change in 10 years.



True partners: to celebrate the one year anniversary of 'Pulse', Unigarant and Keylane cycled together from the Keylane office in Utrecht to the Unigarant office in Hoogeveen (160kms!).

„Unigarant trusted us to deliver on their requirements. They put their money, patience and confidence in us, and in doing so, they helped shape the company that Keylane is today. Together, we have not only empowered the insurance industry to be and do better, we have invested in a one-of-a-kind partnership that seeks to reach new heights and overcome challenges in the spirit of collaboration.“

Lukas van Grunsven, Chief Delivery Officer at Keylane



A photograph of a baby sitting on a sandy beach at night. The baby is wearing orange and white striped swim trunks and is holding a clear glass jar that is glowing from within. The background is a dark, blue night sky with some distant lights. The image is framed by white geometric lines.

About Unigarant Verzekeringen

Unigarant is a Dutch general insurance company (100% daughter ANWB, Dutch motoring and touring organisation) that provides general insurances for individuals in the field of mobility, travel, recreation, leisure and home insurances. These insurances are offered under different labels by brokers and agents. Unigarant also cooperates with bicycle shops, tour operators and several buyers' cooperatives.

For more information:
www.unigarant.nl

About Keylane

Keylane is a leading SaaS platform provider for the insurance and pension industry. Keylane empowers the insurance and pension industry to transform their business and achieve their goals through innovative solutions that redefine how insurance software works. Over 225 customers across Benelux, Nordics and DACH regions run their business on Keylane platforms.

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