# i welcome

## Case study

## Admiral

What kind of CIAM does it take to process an insurance quote every 12 seconds, across brands?

### From first touch to happy customer

Admiral has earned reputation as the best car insurer for 6 consecutive years in the UK. The company started out in 1993, aiming to offer lower prices to a bigger audience without compromising on the quality of their service or products, rapidly gaining market share ever since. Admiral is mainly known as a car insurance company, offering multiple brands and price ranges, but they also arrange cover for holidays, pets and even life. As a stock-listed financial organisation, Admiral has a strict policy in selecting a vendor for their IT services.

With Admiral being a direct seller, the company interacts and does business directly and digitally with its end users, the insured. Every 12 seconds a new customer joins Admiral or one of the other brands. A seamless online experience is essential to get new and retain existing customers. That's why Admiral constantly optimises its effective sales and quote funnels, all unique per brand. Each brand has a different target audience, with a customised user experience per brand.

Like most large insurers, Admiral was looking for a scalable identity solution that could manage different brands and multiple touchpoints with customers in a secure and customer-friendly way. One of the goals was to unify Identities across all customer resources. This included a frictionless migration plan for existing customers, but also a fitting solution for online registrations, entering through price comparison sites, not all becoming a customer and therefore requiring not only flexible technology but also a flexible licensing model.

## One engine for all brands

Admiral has several ways to register and manage the identities of prospects and customers they are engaging with. There are different manners in which (potential) customers are onboarded online in order to be (self-)managed in the overarching CIAM framework.

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1. Different brands that each sustain their own different quote modules, connected through OpenID Connect;
2. Registration processes on the website for existing customers, with lookup functionality for insurance policies;
3. Price comparison sites such as Confused.com and Independer.

Once onboarded, the identities are managed within Admiral's identity store for all user types with a flexible data model, including metadata to ensure compliancy to new privacy regulations and British ICO guidelines. The option of a unique attribute that can be used for identification, plus a Single Sign-on mechanism provides a smooth customer journey, fitting the company's ambition to be a frontrunner in offering frictionless digital services to their customers.

## Statistics

**5,600,000**
cars insured

**1,000,000**
home & travel insured

**B**
**17**
brands

**10**
countries

## Business users

Although the amount of business users in the form of agents is limited, Admiral does white-label their insurance products, for example to the British AA and Ford Insure. This demands for extra delegation options, since there will also be users at the AA and Ford side that need to access the identity platform and manage identities. On top of that, these companies also have their security policies. This means that the CIAM systems in place need not only support the requirements of Admiral but also those of the partner organisations. These white-label organisations with their massive customer bases need to be served top-notch by Admiral, requiring an always-on CIAM system.

The identity platform is also used by internal stakeholders, with identity data solely accessed by those who have the rights and permissions. For example, a DPO that needs to download a total data overview, or a customer service employee that needs to help resetting an account.

> Thanks to an API-first approach, Admiral is able to manage all users coming in through different onboarding flows and logging in on different platforms.

## API-first

API's play a crucial role in Admirals identity infrastructure.

With the amount of customer touch points across platforms and brands, it is a huge challenge to bring everything together. With iWelcome's API-first platform, Admiral's agile teams are able to integrate new services and apps theirselves through these (developer friendly) API's. They are able to manage all users that come in through different onboarding flows and logging in on different platforms, at the scale of millions.

## About iWelcome

iWelcome is Europe's #1 cloud Identity platform. We give organisations in finance and other selected industries the agility and speed to provide their consumers and business partners secure & seamless access across portals, apps and things. Trusted identities and easy access are the corner stone in any winning digital strategy; with iWelcome's cloud service that's all being taken care off. Born and headquartered in Europe, iWelcome provides features such as Flexible Onboarding, Identity Validation, Consent Management, GDPR support, MFA and Delegation. All of this provided via multi-branded-UI and API's, making iWelcome one of the most flexible CIAM solutions on the market. Analysts like Gartner and KuppingerCole have been recognising iWelcome as a worldwide Product Leader with "Excellence" ratings since 2014. On top of that, iWelcome is the largest certified supplier for the Dutch government ID 'eHerkenning', notified under eIDAS.