**Hewlett Packard
Enterprise**

INSURING FOUR-LEGGED COMPANIONS

PetSure advances pet insurance with more responsive services and agility for growth

PetSure provides a half-million Australians with pet insurance to protect their beloved pets. When the company's agents had problems delivering quality and responsive services, PetSure rebuilt its IT foundation from the bottom up, assuring 99.9999% data availability[1] and returning claims assessments within 10 minutes.

People who care for pets

For many, pets are like another member of the family, and when that family member gets sick or needs a regular checkup, they want to make sure their furry friends are protected. That's where pet insurance plays a vital role.

In Australia, PetSure has been leading the pet insurance market for more than 20 years, providing underwriting and claims processing for nearly a half-million pet parents across the country. The staff are all passionate pet people themselves—pets are welcome in offices and at company meetings—and they work in concert with veterinary teams to provide comfort and assurance to pets and their owners in a time of need.

Rob Collins, head of IT—operations for PetSure (Australia) Pty Ltd., is among those dedicated pet parents. He explains that service quality and efficiency are among the hallmarks of PetSure's business: "Clients rely on our agents to provide responsive, high-quality service at all times—especially if they need to assess a claim while an anxious pet owner is waiting in the vet's office."

PetSure
For a life with pets

INDUSTRY: FINANCIAL SERVICES

REGION: AUSTRALIA

VISION

Provide a sense of security to pet owners through flexible, pet insurance products

STRATEGY

Enable always-on access to applications and policyholder data to conduct real-time claims assessments

OUTCOMES

- Responds to claims assessment requests within 10 minutes
- Achieves 99.9999% availability[2] of critical insurance data
- Lowers operating costs by 50% with 2-year ROI[3]

[1, 2] HPE Get 6-Nines Guarantee

[3] "PetSure turns to Hewlett Packard Enterprise to deliver remote care to half a million 'fur babies' in Australia amid COVID-19 pandemic," HPE Press Release, 2020

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When that happens, veterinarians can reach out directly to PetSure agents, and any interruption or degradation of service has direct business impact. "Our revenue streams and ability to care for clients is very time sensitive," Collins points out. "If we can't deliver on client expectations, our brand reputation suffers."

Business surge driven by COVID-19 pandemic

PetSure has experienced several years of steady business growth. Historically, the company's busiest month is January because people tend to get new puppies and kittens as holiday gifts and want pet insurance for them. Those policies then renew 12 months later, compounding the volume of policies processed each January. However, the COVID-19 pandemic changed that seasonal business pattern.

Collins notes, "Since March 2020, we have been generating the equivalent of our typical January sales month after month. People have been getting pets all year long during COVID-19 and that has grown our business dramatically."

In fact, PetSure added nearly 20% more people to its staff to handle the increased business. Moreover, thanks to a resilient digital platform that provides virtual desktops for workers regardless of their physical location, the company was able to transition its entire staff to working from home within one week after the COVID-19 crisis hit.

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– **ROB COLLINS**, HEAD OF IT—OPERATIONS, PETSURE (AUSTRALIA) PTY LTD.

"We have been able to adapt to the pandemic while continuing to grow and will come out even stronger than before," Collins maintains. "None of this would have been possible without the agility we gained by being brave enough to adopt the right technology at the right time."

Technology solutions drive business innovation

To support its ongoing growth, PetSure built a digital platform to assure agents of stable, reliable, and high-performance access to a virtual desktop infrastructure (VDI) that connects them with call systems and core insurance applications running in PetSure's Australian data centers. These systems are essential for delivering quality and responsive customer services.

A prime example is the service-level agreement (SLA) the company has for its GapOnly™ payment service, which allows eligible customers at participating veterinary clinics to make a claim on the spot and only pay the gap (the difference between their pet insurance benefit and the veterinarian's invoice). With this product, veterinarians can call into PetSure's service center and, within 10 minutes, receive a claim assessment while the pet owner is still in the clinic. Collins notes, "This is how IT makes a critical difference for our business and our clients."

Having the right technology enables PetSure to continue leading in innovation by providing new services such as the GapOnly payment service, which is the first of its kind in the pet insurance industry. And it gives the business confidence to drive ongoing growth knowing that IT can respond quickly and support new capabilities with high availability and data security.

Delivers rapid return on investment

PetSure's core application is built on Microsoft Business Central Server, which runs its customer relationship management (CRM), finance, underwriting, and claims processing services—the critical heart of the business. Collins and his team built the underlying IT infrastructure for these business services on the HPE Nimble Storage dHCI platform, which also runs VMware Horizon® VDI on-premises, replacing a previous cloud solution.

"Being an Australian financial services company, we have strict data sovereignty laws," Collins points out. "To comply with data requirements set out by our governing bodies, data needs to remain in Australia where we can manage security and PCI compliance. VDI was the perfect solution for connecting our offshore staff in Manilla without the data ever leaving our hands. It gives us the security and agility we need, and at a much lower cost than the cloud."[4]

In fact, since moving VDI on-premises, PetSure cut its operating costs by 50%.[5] "We've seen a return on investment within two years of a five-year lease term," Collins reports. "That's value we can return to the business to invest in innovation and continue improving our offerings to pet owners."

Helps meet strict compliance requirements

Working with local partner, AC3, Collins selected HPE Nimble Storage dHCI for its ease of deployment and management, as well as seamless integration with VMware®. "It was the idea of having a cloud in a box that we were drawn to," Collins says. "I have a small team and don't have the time or the risk appetite to retrain them on new technology or bring in a dedicated resource. Our team knows VMware and were able to be productive on the HPE platform very quickly."

Collins and AC3 deployed the HPE Nimble Storage dHCI platform in two separate data centers, replicating data and workloads across both environments to create an active-active stretch cluster. This enables both data centers to operate as a single resource to the company, providing maximum utilization and assured high availability. In the event of a disaster where one site goes down, the other data center can pick up production without disruption.

"We have strict audit and compliance requirements," Collins notes. "With a couple clicks we're able to prove our disaster recovery capabilities and bring back critical services in a matter of minutes. It's not a one-off—we do it multiple times a year, online, without affecting production at all."

Services that customers can count on

The IT team also takes full advantage of predictive analytics from HPE InfoSight, powered by artificial intelligence, to optimize the health and performance of the infrastructure and avoid downtime. As a result, the company has achieved data availability uptime of 99.9999%,[6] making data available whenever needed for serving PetSure customers, making business decisions, and developing new product offerings.

For Collins, the net impact of these IT capabilities is greater confidence across the business. "We went from having multiple outages per month to none. I would actually wake up in the middle of the night wondering what would go wrong tonight. That doesn't happen anymore. It all comes around to having a lot more confidence in our infrastructure, but even more important, it gives the business confidence in IT. They can pursue new projects or new markets and know we'll be able to support them and help the business grow."


[4, 5] "PetSure turns to Hewlett Packard Enterprise to deliver remote care to half a million 'fur babies' in Australia amid COVID-19 pandemic," HPE Press Release, 2020

[6] HPE Get 6-Nines Guarantee

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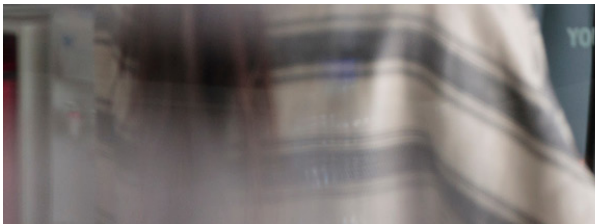
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SOLUTION

HARDWARE

- HPE Nimble Storage dHCI

SOFTWARE

- HPE InfoSight
- VMware
- VMware Horizon

KEY PARTNERS

- AC3

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