



Delivering an all-in-one pet insurance ecosystem



Scratch & Patch Case Study





Background

In 2015 an **experienced team** of pet insurance brokers and underwriters set out to launch a new **pet brokerage**. They wanted to see what they could achieve with a fresh start and the latest technology.

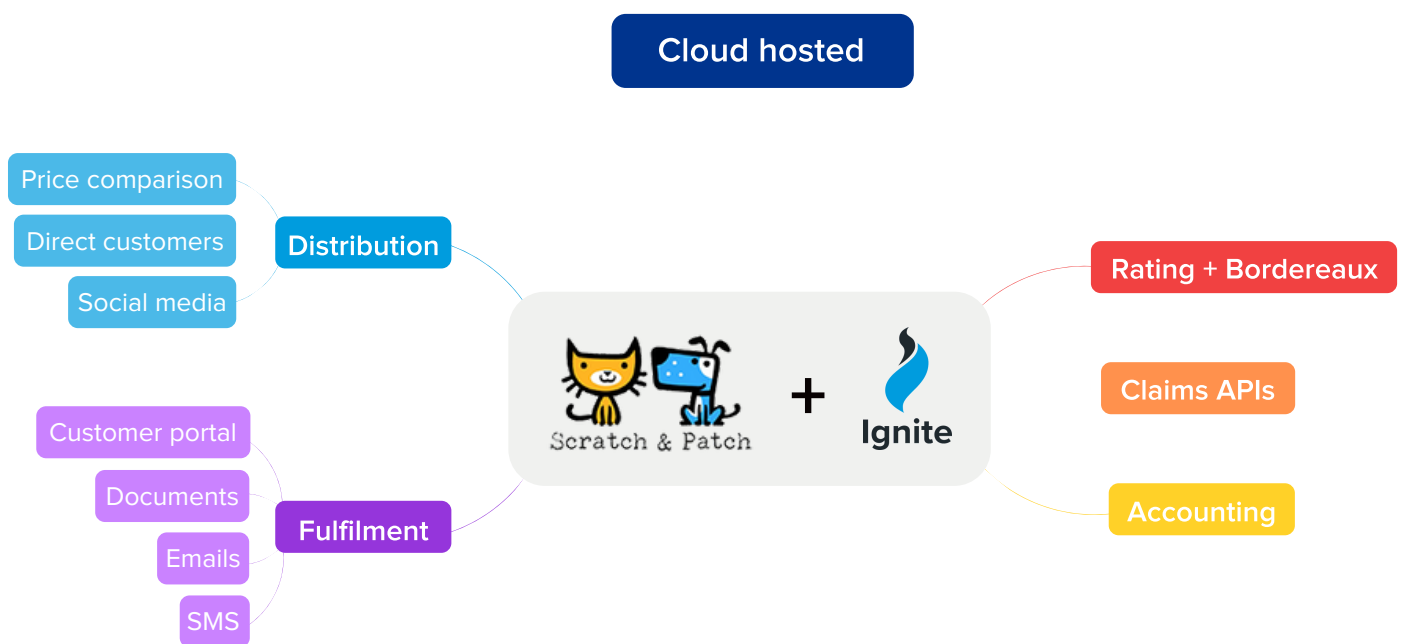
After some deliberation, the name Scratch & Patch was chosen, and two characters were created to represent cats and dogs that could be insured.

Ignite was selected to provide the policy administration system, rating engine and customer front-end journeys.

The project went from concept to launch in under 6 months, in which time various technical, design and regulatory challenges were overcome.

The Challenge

Scratch & Patch, like any broker, had to consider both distribution and administration, as well as the associated KPIs of both. Ignite integrated to **all the major price comparison websites** and also incorporated tracking and hotspot programs to optimise social media marketing activity. Much focus was given to automating as many processes - **documentation, renewals, payments**, etc - to make policy administration as seamless as possible.



GoCompare



Confused.com



The UK's first cover for pre-existing medical conditions

Scratch & Patch were the first UK broker to implement Verisk Risk Rating (VRR) for pet insurance. This involved integrating to the VRR service and returning a pricing loading for pre-existing medical conditions. Scratch & Patch launched a new policy type to accommodate this new level of cover, and the market has followed in the years since.

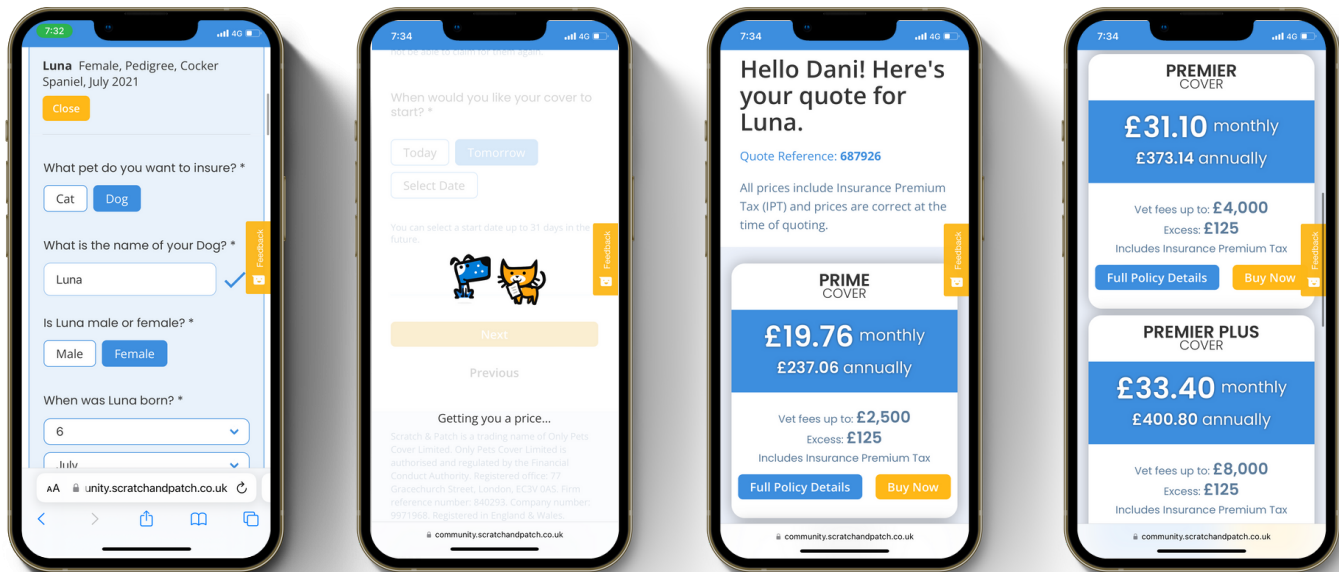
“Scratch & Patch partnered with Ignite for our policy admin software at launch. Ignite has grown with us as we’ve accelerated the business, addressing challenges along the way, and continuously engaging in how we can improve our offering. Together we’ve built new customer journeys, pioneered new rating strategies and integrated with various distribution channels. We see great opportunity in the pet market in future and Ignite will be a key part of that journey.”

Ian Rayland,
Managing Director, Scratch & Patch



Getting Personal

Unlike most motor or home insurance, pet insurance is personal and emotional. The customer journey needs to reflect this. Scratch & Patch worked with Ignite to create a highly personalised insurance process where the pets' names are used throughout, and focus is given to product as much as price.



“Scratch & Patch have been a fantastic client for Ignite over the years. The project demanded complex work on the customer facing journey to make it really easy for customers to use and buy policies. The Scratch & Patch team are constantly pushing the boundaries of the possible, and challenging Ignite to keep innovating.

Scratch & Patch are exactly the sort of broker you want to work with as a software house. They're ambitious, creative, and constantly engaging with us to help solve challenges collaboratively.”

Toby MacLachlan,
Managing Director, Ignite



Nimble

Digital

Proven

The UK's **fastest growing** policy
administration system