



NEWS RELEASE

Digital-First Insurer Zen Insurance Launches in the UK via New Applied Systems, One Call and Verisk Collaboration

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A joint effort from Applied, One Call, and Verisk brings a digitally enabled insurance product to market through simplified connectivity for insureds

LONDON, May 11, 2026 (GLOBE NEWSWIRE) -- As UK insurers, brokers, and distributors face increasing pressure to control operating costs, improve customer engagement and bring new products to market faster, digital-first and technology-enabled insurance models are gaining traction. Zen Insurance enters the market at a time when speed, efficiency and genuine product choice are becoming critical for competitive differentiators for digital-first brands. **One Call** is launching Zen Insurance in the UK using **Verisk Ignite's** end-to-end policy management platform, working in conjunction with Applied Systems Europe's **Applied Rating Hub** to support insurer connectivity.

Zen Insurance, a new brand under One Call, will offer a no-touch, fully digital customer experience, enabling consumers to easily manage their policies through online portals, live chat and self-service interactions. This efficient online operating model, powered by Verisk's policy management system and Applied Rating Hub, enables One Call to pass along cost savings in the competitive customer pricing offered by Zen Insurance.

"Our customers want an easy-to-use platform with seamless transactions and self-service options, and Zen Insurance will deliver just that," said Josh Barnsdale, Chief Technology Officer at One Call. "With Verisk Ignite providing the intuitive end-to-end policy management system and Applied Rating Hub powering real-time access to an influential insurer panel, we have been able to bring Zen Insurance to market with speed and agility."

Technology Powering Zen Insurance

Verisk Ignite, a cloud-based policy management platform, will power the brand. Ignite supports the full policy lifecycle — from quote and bind through to mid-term adjustments, renewals, documentation and billing — enabling high levels of automation while reducing the operational complexity typically associated with launching new insurance brands. As part of Verisk, a long-standing data analytics and technology partner to the global insurance industry, Ignite brings decades of insurance expertise, enterprise-grade scale, and strong governance to policy management.

Applied Rating Hub offers a single connection to a marketplace of 30+ personal lines insurers and Managing General Agents (MGAs), featuring more than 100 products and supporting full-cycle Electronic Data Interchange (EDI) trading across the UK insurance industry. Through a single real-time connection to multiple insurers, Applied Rating Hub reduces integration complexity and operational bottlenecks, helping businesses reach the market faster and deliver greater choices to customers.

Introducing Zen Insurance's digital-first car insurance

Zen Insurance begins with car insurance, supported by technology that enables flexibility across other vehicle categories and home insurance.

"Launching a true customer-first and fully digital insurance solution takes more than a strong front end, it requires process automation and robust, digitally enabled workflows across the entire insurance lifecycle to put real control in the hands of the policyholder and deliver a market-leading customer experience." said Nick Haldane, Managing Director of Verisk Ignite. "As the market moves rapidly towards a more automated world, the ability to streamline processes, reduce manual intervention, put the power in the hands of the policyholder and respond quickly to change is valuable. We're excited that Verisk's end-to-end policy management platform, built for automation and scale, is enabling brands like One Call's Zen Insurance to enter the market quickly, while delivering the flexibility and efficiency that customers now expect."

"Digital insurance brands need to enter the market quickly and with genuine product choice if they are to compete effectively, and that requires removing the friction from insurer connectivity," said Matt Wellman, senior director of Enterprise Accounts & Insurer Relationships at Applied Systems. "The collaboration demonstrates exactly how a single connection to Applied Rating Hub can accelerate go-to-market for a fully digital brand, giving Zen Insurance the competitive edge it needs."

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About Verisk

Verisk (Nasdaq: VRSK) is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud and make

informed decisions about global risks, including climate change, extreme events, sustainability and political issues. Through advanced data analytics, software, scientific research and deep industry knowledge, Verisk helps build global resilience for individuals, communities and businesses. With teams across more than 20 countries, Verisk consistently earns certification by [Great Place to Work](#). For more, [visit Verisk.com](#) and the [Verisk Newsroom](#).

About Applied Systems

Applied Systems is the leading global provider of cloud-based software that powers the business of insurance. Recognized as a pioneer in insurance automation and the innovation leader, Applied is the world's largest provider of agency and brokerage management systems, serving customers throughout the United States, Canada, the Republic of Ireland, and the United Kingdom. By automating the insurance lifecycle, Applied's people and products enable millions of people around the world to safeguard and protect what matters most.

About One Call/Zen Insurance

Beginning as a local insurance broker in Doncaster in 1995, One Call has grown into one of the UK's most trusted insurance providers. Over the past three decades, One Call has expanded its product range to include car, home, travel, van and commercial cover, introduced digital services, and built a team of over a thousand dedicated professionals. Launching in 2026, Zen Insurance provides a flexible and fully self-serviced user-friendly system for customers to manage every aspect of their insurance.

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