

Innovate UK Business Connect - KTP Platform (Current)

2800 Innovate UK KTP 50th Golden Awards

Birmingham City University

Application name should be the nominee name (i.e. the name of the Partnership team, project, people or person who will be the recipient of the Award).

Confidentiality Declaration

- ✓ I confirm all contributors to this project have provided consent for the use of the information provided in this application to be used by the organisers in any promotion of the Awards.
- ✓ The information provided does not include commercially sensitive content that requires approval before it is made public.

Consent

- ✓ I am happy for any of the information provided to be used by the organisers in any promotion of the Awards

1. Knowledge with Impact**Criteria**

In this category applications should demonstrate exemplary TCS / KTP credentials, with a particular focus on evidencing the impacts made, the transformative outcomes delivered, and the exploitation potential realised.

Eligibility

To be eligible for this award, your TCS / KTP participation must have begun after 1st January 1975 and have been completed by 30 June 2025.

2. Driving Innovation for the Future**Criteria**

Here we wish to showcase the most creative, innovative and market-disruptive aspects of TCS / KTP. Applicants here should be able to demonstrate and evidence the nature, novelty and scale of progressive change enabled and exploited by TCS / KTP.

Eligibility

To be eligible for this award, your TCS / KTP participation must have begun after 1st January 1975 and have been completed by 30 June 2025.

3. The Art of Successful Collaboration**Criteria**

This theme exemplifies the TCS / KTP ethos, here we wish to focus on the relationship aspects of TCS / KTP and how applicants can demonstrate a depth and breadth of reach and impact that has been facilitated through people and organisations working in partnership for a common goal.

Eligibility

To be eligible for this award, your TCS / KTP participation must have begun after 1st January 1975 and have been completed by 30 June 2025.

The shortlisted finalists for each category will be invited to attend the Gold Awards Gala Dinner on Wednesday, 29th October 2025 at the Kimpton Clock Tower Hotel in Manchester.

Each shortlisted finalist will be allocated three Gold Awards Gala Dinner tickets, but will be responsible for covering their own travel and accommodation costs.

Are you applying for the Driving Innovation for the Future Category?

Yes

About the Nominee(s)

Describe the People/ Partners/ Participants involved including any available TCS/ KTP project details (mention here any relevant context such as Knowledge Base and Company Partner details, main company activities, markets, locations; also consider providing turnover, profitability, and headcount numbers where possible).

SBS Insurance Services (SBS) is a specialist provider of insurance claims management solutions delivering end-to-end handling of home contents, buildings and motor claims, including child car seat replacement. SBS operates nationwide from their HQ in Cannock with satellite offices in Buxton and Preston.

Following the significant success of two KTPs with Birmingham City University (BCU), SBS adopted a 'digitisation first' ethos across the organisation. The innovations led SBS to be recognised nationally and internationally as a technology-driven disruptor, delivering innovative claims solutions for insurers and policyholders.

The nomination covers two KTP partnerships between SBS and its knowledge base BCU, with KTP participants contributing cross domain excellence and expertise in

- AI/computer vision - AI flooring fibre recognition,
- Collaborative Computer Aided Design (CAD) - full value 3D printed replication offer for high net worth (HNW) jewellery claims
- Chatbots for evidence capture and conversational interfaces, creating scalable tools for claims validation and fulfilment

Financial Year 2024, SBS's turnover is £47.6m, gross profit £7.94m, net profit £1.7m, and a headcount 102.

The Strategic Context

What was the strategic challenge, need or opportunity that this KTP (or formerly TCS) nomination set out to address? Please outline the key purpose/ aims/ objectives of your partnership(s) and/ or the drivers motivating the Gold Award nominee(s)

In 2016, SBS recognised the claims management process was stagnant despite the sector estimating 30-40% of claims were either exaggerated or fraudulent, costing the industry £100,000,000 per annum. Traditional, manual processes led to slow claims resolution, higher costs, weaker customer experience and unnecessary carbon emissions. SBS saw a strategic opportunity to reimagine claims handling using disruptive digital technologies.

The KTPs strategic aims to deliver faster, fairer and more sustainable outcomes for insurers and policyholders aligned with BCU's core values. BCU champions innovation and research, driving global impact and focus to provide tangible value to real people, industry and processes aiming to: -

- Eliminate avoidable site visits and paper-based processes, lowering costs and environmental impact

- Improve transparency, enhancing the customer journey, their expectations, service quality, costs and time management
- Create a technology base extensible to new claim types and markets accelerating and automating assessment / validation

Resulting transformative digital technology, created:

- Global first for Ai powered recognition tools validating flooring fibres from images
- Chatbots to capture proof of ownership and photographs for instant claims validation
- Jewellery Validation Tool (JVT) providing loss replacement in preference to financial re-compensation, restoring stolen, lost or damaged items, first in UK
- Electronic validation of jewellery items presented by policy holders
- Identification of red-flag fraudulent or exaggerated claims, meeting audit requirements with consistent metrics and correct documentation across all policy holders
- Outsourced supply chains providing local business and employment
- Tools shortening claims processing times, raising decision accuracy, reducing stress from claimants and freeing skilled handlers for complex cases

With the KTPs the digitisation capability matured and SBS extended its “digitisation first” model beyond home contents into buildings and motor claims, positioning itself to scale across categories and geographic locations.

The strategic direction was not a single product launch but an organisational shift to a digital disruptor and enabler.

Overview of Outcomes/ Impacts for the Beneficiaries

Please outline the key achievements for the host Organisation(s), the Knowledge Base(s) and the Associate(s). What were the evidential impacts and outcomes realised alongside any evidence of changes in operations, culture, economic/ societal/ environmental benefits etc. How was the transferred knowledge applied to optimal effect within the company/ sector context and how did the beneficiaries ensure that the legacy capabilities were fully embedded and utilised.

Across the collaboration period of both KTPs to date, SBS grew the £14.8m turnover to £47.6m, increasing gross profit by 255% to £7.94m and net profit up 755% from £227k - £1.7m (FY2024), representing 321% increased market scale across multiple claims categories. SBS operates nationwide from their HQ in Cannock and expanded to encompass satellite offices in Buxton and Preston, growing the original 64 staff headcount to 102 employees.

SBS transitioned from a business focused on manual workflows to a digitally innovative Ai enabled company, providing self-service journeys for clients reducing their cycle times from weeks to days. SBS established themselves as the fastest-growing leader across multiple claims categories and a sector transformer.

SBS have expanded and improved efficiencies in motor and buildings sectors, establishing teams with leading edge knowledge in Ai and chatbots. Empowered them to revolutionise the 5-6 days resource-heavy child car seat claim process, into a self-service process completed in minutes; cutting insurer costs by 20% and scaled in excess of 50,000 claims annually. In the buildings sector, chatbot driven assessment enables a near-instant cash settlements for clients, reducing SBS average claims durations from six-weeks to five-days.

Passionate for commercial impact, SBS also prides themselves on delivering environmentally sustainable innovations aligned to the UN’s sustainability goals. By removing many site visits (e.g., via AI flooring validation), SBS estimates carbon reductions of approximately 650,000 kg per year, a figure anticipated to exponentially grow following wider adoption of their “digital first” model of innovation.

The KTPs translated research in AI/computer vision, CAD and conversational interfaces into live industry deployments. This supported a transformation in research impact for BCU, spearheading

their REF 2029 submission, creating published academic outputs and leading to the development of new programmes of learning, in Ai, UX, Digital Transformation and Research practice.

WOW Factor!

What makes this nomination special in having realised its transformative innovation potential and why should it win the Driving Innovation for the Future Gold Award?

SBS shifted a “paper and visit” claims paradigm into a “digital first” model.

Winning 14 industry awards and having the unique status as the only organisation in 50 years of KTP to win Innovate UK's Best of the Best 'Business Impact & Transformation' Award twice!

SBS drives innovation turning slow manual claim processes into rapid, data-driven methodologies, future proofing and disrupting claims instruction across the Insurance sector. Their level of innovation for the future measurable by 321% turnover growth, 755% net profit growth.

This was delivered at scale through two cross discipline KTPs enabling the creation of JVT, transformative Ai in flooring fibre recognition and chatbot evidence capture systems.

The investment into new efficient processes and technologies responds to claimants' crisis needs, reducing stress by resolving claims in minutes and days, rather than weeks, transforming the business profile for SB with Trustpilot 4.9/5 scoring. Also impacting wider society with growth in local employment, extending knowledge, skills and expertise.

SBS demonstrate driven sector wide leadership:

- Motor claims automation scaled to more than 50,000 cases annually
- Buildings claims reduced from six weeks to five days
- 650,000 kg annual carbon reduction by removing avoidable site visits

These outcomes show technology not as a pilot concept but as a new operating future innovation model.

The innovation evidence following both KTPs is future focused with the SBS digital innovation strategy plans to expand into Europe from 2026. The strong collegiate innovations created by the KTP partnership presents a tangible disruptive digital change to insurance claims process reducing stress to people in a time of personal crisis.

SBS willingness to transfer ideas and impact beyond the original scope and with BCU creates a durable engine for ongoing innovation in claims handling. This is exactly the step change “Driving Innovation for the Future” seeks to celebrate.