



### Industry

Insurance

### Business Issue

The need of fast and accurate sales and customer portfolio information

### Solution

SAS® OLAP Server & SAS® Business Intelligence Server

### Benefits

Productivity & gross margin increase



“Using business intelligence software, we can now gather, distribute, and present the right information within short deadlines.”

#### Erik Benoit

Project Manager Sales & Marketing at DVV

*The Power to Know.*

## Close monitoring of insurance agents helps ensure success Business intelligence is lever for DVV strategy implementation

In a highly competitive market such as the insurance business, measuring sales performance precisely and rapidly can determine the knife-edge difference between profitability and loss-making decisions. Belgian insurance company DVV, part of the Dexia Group, clearly understands this. They realized that they needed fast and accurate sales and customer portfolio information. Thanks to business intelligence (BI) software such as SAS, they now have an easy-to-use tool to generate and distribute reports. Corrective actions can be taken faster. Productivity and gross margin have already increased.

In which regions do agencies meet sales targets? How many new contracts has the latest marketing campaign yielded for each sales agent? Which customer groups have the highest claims-over-premiums ratio? These are just some of the questions BI helps DVV to answer and which keep the insurer both profitable and growing.

### Close monitoring by sales coaches

Both DVV's in-house developed BI software and the SAS BI applications enable the insurance company to closely monitor their sales performance via the corporate intranet and to streamline their decision-making process. This is indispensable for the DVV business, given their broad offering of insurance products and services. These are marketed to customers through a national sales network of exclusive agents. A key element in this is the process of sales coaching. DVV has a network of sales coaches who each support ten to fifteen sales agencies. They also monitor the sales performance of each agency and the composition of client portfolios. For this, they need up-to-date and reliable figures.

### Customer knowledge

“Knowing our customer is an essential part of our strategy”, says Erik Benoit, Project Manager Sales & Marketing at DVV. “We aim to deliver high-quality

insurance products and services and to build long-term relationships with clients. But for this, we first need to know our clients. By executing structural analyses of our business data, we attempt to build up a profound knowledge of both customers and the composition of the client-portfolio of the agencies.”

### In need of timely and accurate reports

Given the large quantity of business applications involved, DVV needed powerful software to gather, distribute, and present the right information within short deadlines. Benoit notes that “Previously, all business information was retrieved directly from our operational processes and applications. Reporting was slow and labor intensive because data often had to be processed manually. Another disadvantage was that sales figures were occasionally corrupted through inadvertent errors. It was clear that we needed a solution that would enable us to both create clear and accurate data and help us to fully exploit it.”

### Greater consistency and reliability

“With the SAS solution, we can now produce and distribute more accurate and timely reports. Via a user-friendly and attractive interface on the DVV intranet, sales coaches can request Web-based, monthly reports on their agents' sales performances. These reports contain a substantial amount of useful information,” declares Benoit. They show productivity, growth, sales targets, composition of portfolio, and claims-over-premiums ratio for each agency. Users can also view contribution and gross margin per entity. The SAS tool has already become a frequently used working tool for all of the sales coaches.

### Preparing the ground for marketing campaigns

BI not only benefits the DVV sales department. It is also used by the marketing department for customer segmentation and to assess marketing campaigns. DVV can now follow up on

the results of a marketing campaign since the SAS tool allows sales coaches to monitor contact and sales ratios. The DVV application gives complete views on every customer and detailed analyses of a customer's profile, product portfolio composition, and profitability. The DVV client segmentation methodology has proven very useful in helping identify the most suitable customer profiles for commercial mailings.

"With over 750,000 households as customers, most of whom have several contracts, you can imagine the quantity of information our marketing department has to deal with," says Benoit. "BI helps us to identify which of these customers are likely to be interested in a specific product. This has significantly increased the success rate of our marketing campaigns, and prevents us from alienating customers that have no interest in certain products or services."

#### Automated distribution of reports

The decision in favor of SAS was made after a great deal of evaluation and comparison. When it set out to look for the best application to meet the company's overall strategy, DVV took a close look at two systems. "We obviously had a number of key requirements. We were looking for a tool that was IT-independent and that allowed an automated generation and distribution of reports," says Benoit. The solution also had to be highly secure, platform-independent, compatible with the in-house developed BI software, and user-friendly. Keeping things simple for each and every user was a top priority. The final selection procedure clearly delineated SAS as the preferred supplier. "Our data warehouse collects, processes, and structures the necessary information from the operational level. The SAS software makes these data continuously available to everyone who needs them, via user-friendly reporting tools."

#### End-to-end knowledge is a plus

A key benefit of the SAS technology is that it reduces the need for training to a minimum. A large number of employees, from business analysts to end-users in the front-office, can easily generate customized reports without any SAS background. An immediate benefit is that the IT department is becoming more productive.

In addition to meeting the requirements stated above, SAS offers a totally integrated solution featuring static and dynamic querying, analyzing, and reporting functions. "The fact that SAS offers end-to-end knowledge in business intelligence was one of the many reasons why we chose them. Besides data warehousing and reporting, they are experienced in ETL and data mining," according to Benoit.

#### The BI effect

The performance of its distribution network has strongly improved since DVV introduced BI technology. "Productivity has increased and growth has risen well above market average. The claims-over-premiums ratio in non-life remains good and below market average. Gross margin has increased and the profitability of our client portfolio has strongly improved. The number of customers and the number of contracts per customer have also increased."

"These are particularly strong accomplishments, given the fact that DVV operates in a rather saturated market," argues Benoit. "While it is difficult to prove that we owe these positive results to the SAS tools and to our own BI applications, I am convinced that these solutions have played a principal role. BI truly offers appropriate leverage for our strategy implementation." And that is of course good news for everyone at DVV.

#### DVV – growing with its customers and with Dexia

DVV is a trademark of Dexia Insurance Belgium (DIB) and a member of the Dexia Group. DIB is a growing insurance company and employs 1,000 FTE. It currently has a 5% share in non-life activities and 13% in life activities in the overall Belgian insurance market. DVV products are distributed by a network of 232 exclusive DVV agencies, with 750 FTE working in the branch offices.

The DVV channel offers a wide range of insurance products and services for retail and small businesses, including life, fire, theft, and car insurance. They serve about 375,000 households.

#### Key requirements for a BI tool at DVV

- Fast generation and distribution of reports
- Easy access to reports
- Better quality of data
- Highly secure and platform-independent solution
- No need for advanced IT knowledge



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