

# Companhia de Seguros Tranquilidade, S.A. uses SAS® to consolidate insurance data for more profitable customers and competitive premium rates

## About Companhia de Seguros Tranquilidade, S.A.

Founded in 1871, Companhia de Seguros Tranquilidade has been a leading insurance provider in the Portuguese economy for over 134 years. With a market share of 7.9% and a total premiums revenue of €318.5 million in 2003, Tranquilidade is one of the largest insurers in the non-life sector in Portugal.

With a customer-oriented strategy based on quality and innovation, its nearly 1000 employees are committed to providing excellent service to the 650,000 clients who trust Tranquilidade to protect their property and their future.

Present in all market segments, from individuals and households to small and medium enterprises and corporate clients, Tranquilidade offers protection against risk through a multi-channel distribution system. Most importantly, it guarantees peace of mind for its customers.

## Business Challenge

Early on, Tranquilidade understood the need for a central repository of information to create a single vision of the truth and make the right information available for effective business decisions. But in recent years, Tranquilidade has seen increasingly aggressive competition. Simultaneously, stock market declines and increased claims (some due to losses related to 11 September, 2001) presented a dark scenario.

Top management needed a new strategy. The company was fully committed to providing better customer service to decrease lapse a policies and therefore, increase customer profitability. Tranquilidade's new vision was to use SAS to consolidate valuable data to obtain accurate and timely reporting and analysis. This business intelligence on insurance activities has been instrumental in supporting sales decisions, multi-channel strategies and actuarial/pricing accuracy.

## Description of their SAS Solution

Tranquilidade adopted an end-to-end SAS solution based on a SAS Data Warehouse. It provides answers to a wide range of users who require information varying from standard query and reporting procedures to very complex and specific analyses, as well as formal KPI reporting.

The daily updating processes populate dependent data marts that support marketing lead generation, tariff optimization, claims management, budgeting monitoring and sales performance.

## Benefits

Using SAS Data Warehousing with SAS Analytic Intelligence, Tranquilidade is able to:

- gain insights from fast and accurate data from several operational systems and external sources
- obtain a unique view of critical information across the company
- share current information on a daily basis between senior management and staff across all branches, including brokers and agents

## Technical details at a glance

**Number of users** 800

**Size of SAS DW** 8TB

**Hardware Platform** Siemens (8 ways)

**Top challenge** To leverage critical daily information ranging from top management to sales agents.



Using SAS...

Companhia de Seguros  
Tranquilidade, S.A

# KNOWS

how to gain strategic insights from analyzed consolidated data

“The SAS end-to-end solution and tools were paramount in giving us accurate and timely information, reporting and analysis to guide our daily decisions in these areas.”

Miguel Rio-Tinto, Member of the Board,  
Companhia de Seguros Tranquilidade