



AHEAD OF THE COMPETITION

Allianz Portugal enhances customer value with SAS®

Industry

Insurance

Business Issue

Predict policy lapses before they occur.

Solution

SAS® provides the analytic capabilities that allow Allianz Portugal to make compelling, timely offers that keep customers in the fold.

Benefits

Increased profitability by making the right cross-sell and up-sell offers and preventing coverage lapses.

In Portugal's competitive insurance market, Allianz Portugal stands out as a member of Allianz Group, one of the world's most renowned providers. And using SAS to gain customer intelligence for determining cross-sell and up-sell opportunities and lifetime value, Allianz Portugal gains a greater leg up on the competition.

With 60 million customers and 100 years of experience, Allianz Group is Europe's largest insurer. The company's success comes, for example, from knowing which customers to target for special offers in an effort to grow the relationship for maximum lifetime value.

Using SAS software, Allianz Portugal can target customers strategically for next-best offers. Through segmentation, the company can determine precisely which customers will be most profitable.

"If they generate value for you, you can create a relationship that is profitable for both sides," explains Teresa Mira Godinho, Allianz Portugal's Head of Marketing and Quality, "because if they generate value to you, you should also give them better service."

SAS helps Allianz Portugal in several ways, she adds, by providing the power to:

- Predict lapses in coverage.
- Calculate cross-sell, up-sell and next-best offers for clients.
- Segment customer populations.

At the same time, SAS serves as a consultant, training Allianz Portugal employees how to use the software most effectively and helping develop new uses for it within the company – all with a thorough understanding of the insurance industry's inherent critical issues.

"SAS has flexible solutions, which can be adapted to different types of business and to the different needs of a business," Godinho says. "That's important because many times we look to software and can only use it in one way. With SAS, we can look to the specificities of our business and to the specificities of the data in our business, and we can develop solutions from there."

SAS provides Allianz Portugal with the flexibility to analyze customer information and provide the right products and services to the right customers at the right time. And that contributes to increased customer retention.

"A client that buys more – a client that has more and more products or more coverage – doesn't leave," Godinho says. "We feel like that, in three or four years, we'll get our full investment in SAS back."

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Teresa Mira Godinho

Head of Marketing and Quality
Allianz Portugal

**THE
POWER
TO KNOW®**



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