



▶ customer story

Industry Insurance	Challenge	Solution	Benefits
	<p>FMG is a long-time SAS user but wanted to modernise its interface and increase productivity through introducing self-service query and report generation.</p>	<p>SAS® Data Integration Server SAS® Enterprise Guide® SAS® Visual Analytics SAS® Visual Statistics</p>	<p>Having more employees able to generate their own reports is accelerating the growth and capabilities of the organisation.</p>



## SAS helps sow the seeds for growth at FMG

Assessing risk is a key challenge for all insurers, but FMG is helping make this task easier for employees by enhancing their decision-making and reporting capabilities.

FMG is a long-term user of SAS, which for many years has helped the insurer leverage its data to gain an accurate view of its customers. SAS capabilities came to the fore during the earthquake that hit Christchurch in September 2010, assisting FMG to quickly determine which policy holders may have been affected.

### Modernising its data architecture

FMG continues to enhance its reporting and analysis capabilities and has recently updated its claims, policy and billing processing systems.

"We've gone through a lot of expansion and as we've grown, our warehouse has grown in complexity along with the information we use," FMG Insurance Business Information & Analysis Services Manager, Craig Skett, says. "After updating our systems, the underlying data used for reporting had to be rebuilt. We decided it was a good time to bring our data architecture into the modern world. When you have an outdated interface it's harder to get people to use it."

This coincided with its move to upgrade to the latest version of SAS Visual Analytics. The attraction of Visual Analytics, Skett says, is that employees can conduct analysis at their desk – the point where the information is used – rather than needing to go and ask the Business Information Services team to do it for them.

"Employees can get the data they want immediately rather than perhaps needing to wait a day," Skett says. "Visual Analytics is a very user-friendly system and is accessible to those with limited technical knowledge."

### Making the right underwriting decisions

FMG relies heavily on Visual Analytics for its underwriting decisions. "Our analysts might be looking at new risks to determine if they will insure them," Skett says. "For example, if they are getting a lot of requests to insure beekeepers, then using Visual Analytics, they can look at the underwriting performance of existing beekeeper risks or they can see how many clients we've got that are beekeepers."

"It's about answering those incidental questions, which either our analysts might not ask as it means going to the Business Information Services team, or it just takes too long," he says.

Skett says productivity has improved since implementing Visual Analytics, with reports and analysis being produced more quickly, generating time savings. "Employees can answer many of the straightforward queries themselves at the time they are being asked. The self-service angle is important. The system has given them a responsiveness they didn't have before."





## Intuitive and user-friendly

Feedback from employees has been very positive. "They like how self-sufficient they've become," Skett says. "We have a lot of clever users who are specialists in their area but Visual Analytics gives them the tools to figure out how to do their job better."

Skett adds Visual Analytics is also a very intuitive solution. "While we had excellent training, Visual Analytics is a system where you are able to pick up the basics by just using it," Skett says. "You also can't 'break' anything. If something doesn't produce a result you just need to go back a step and push the right button."

Consultancy firm Knoware has worked with FMG on all its SAS implementations. "They are our strategic and key support partners in the SAS space," Skett says. "If they weren't around, our cost of operating would be much higher. They give me a level of comfort knowing that if something needs to be carried out, it will be done and done well."

Skett also likes the direction SAS is taking with Visual Analytics and cloud architecture. "Our organisation's use of Visual Analytics is likely to grow," he says. "Especially as the amount of new data coming through that we need to import and use in our modeling is expected to increase. Visual Analytics will be very important in that respect."

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Craig Skett  
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