

## Customer Story



### Industry

Financial Services

### Focus

Operational Analytics

### Business Issue

Zenith Insurance needed faster, more accurate data to empower employees and improve decision making.

### Solution

SAS® Data Management  
SAS® Enterprise BI Server  
SAS® Enterprise Guide®

### Benefits

- Nearly four times as many people now supported with analytics and reporting
- Teams empowered with self-service reporting and analysis
- Increased speed and efficiency due to reliable, integrated data.

## Zenith Insurance Drives Business Growth with Better Data

*Fast-growing insurer uses SAS® to improve data quality, empower employees and speed up decision making*

Using SAS®, Zenith Insurance has been able to improve business performance through more efficient use of its data. Since implementation, the insurer - which supports a network of approximately 3,000 FCA (Financial Conduct Authority) authorised intermediaries - is able to support the reporting and analytical needs of nearly four times as many people in the business that require access to this information.

Prior to using SAS, a team of eight employees at Zenith supported the needs of 80 people, including claims handlers, salespeople and management. Today a team of just 12 support more than 300. Not only is the process more efficient, but improvements in reporting mean the business is able to make better decisions about how it handles claims, such as whether the claim can be approved quickly to improve customer experience, or whether it requires further investigation.

When Markerstudy acquired Zenith Insurance, the company was faced with the challenge of bringing together more than five disparate data systems into a single, user-friendly platform. A clear data-quality strategy and auditable structure was also necessary to prepare for upcoming Solvency II regulations. Working with SAS, Zenith brought all the company's data into a SAS® Enterprise Data Warehouse, a unified platform designed with IT and business

collaboration in mind. Improved data quality helped streamline reporting and, most importantly, offered management a clearer view of the business, giving it the confidence to make decisions knowing the information it was using was accurate.

"As our business expands, it's important for management to have a solid overview of how the different lines of business are performing at a group level. A siloed structure with multiple data sources slows decision making and does not allow analysis of data at a granular level," says Jason Cabral, Group Head of Pricing and Management Information at Zenith Insurance. "SAS is instrumental in helping us achieve a more accurate view of our data - allowing us to move faster and be more competitive."



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Jason Cabral, Group Head of Pricing and Management Information,  
Zenith Insurance

## Better Data Driving Better Decisions

Zenith was in a period of rapid growth, but the management team relied on reports and information pulled from numerous departments and disparate systems. In the past, this meant hours spent collecting information and collating it into spreadsheets, which were often out of date almost as soon as they were completed. Because of the manual process, inconsistency in data, as well as the time and resources required to collate the reports, was proving inefficient.

Along with the help of Business Intelligence consultancy Achieve Intelligence, SAS and Zenith rolled out a coherent data-management strategy and brought all the company's data into the SAS Enterprise Data Warehouse.

“Data now drives all the decision-making processes across businesses in the insurance industry,” says Cabral. “We now receive the amount of data we used to receive in a year, all within the space of less than a week. We rely on SAS to analyse this data. From how we assess a customer's risk through to providing a price to the customer, we utilise data to make the most informed decision, which enables us to deliver the best price possible to market.”

## Empowering Employees with a Powerful Point-and-click Solution

“The more data you can provide, the more people want to use,” Cabral continues. “By empowering our teams with the tools to create and analyse their own reports, we achieved a marked improvement in speed and operational efficiency.”

At the outset of the project, a team was established to train Zenith staff on self-service reporting and ad hoc queries. Users across the business quickly recognised the benefits of the new, easy-to-use system, which is now part of their day-to-day activities. The team initially used SAS to build their own reports, but now the same documents are built automatically, saving both time and resource.

Over the course of the project, the Zenith team has increased by four, while the number of claims handlers, salespeople and other users has increased by almost four times. The implementation has transformed the way the operations teams handle day-to-day reporting and analysis needs. Furthermore, the graphical user interface of SAS® Enterprise Guide® has cut out the need for writing code and put the power into the hands of the users who can simply point and click to run a query or pull a report.

“It's economies of scale because we have a team of 12 people but they're supporting over 300 internal staff, and they also link up with external parties,” says Cabral. “To be honest, we wouldn't be able to do that at all: it would be unmanageable if we were creating the database from scratch in order to send things out to the business.”

Looking to the future, Zenith plans to increase the use of SAS® Business Intelligence tools to further improve efficiencies within the fraud investigation team. With more than 1,000 potential fraud cases a day, the ability to build predictive models and quickly analyse factors will help Zenith's fraud investigators prioritise cases and achieve greater gains in fraud detection and prevention.

**SAS gives Zenith Insurance THE POWER TO KNOW®.**

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