CASE STUDY

Industry
Private and corporate insurance

Profile
ABN AMRO Verzekeringen is a joint venture of NN Group (51%) and ABN AMRO Bank (49%). The company focuses on the Dutch private and business insurance market. ABN AMRO Verzekeringen serves more than one million customers through the distribution network of ABN AMRO Bank. The company thinks in terms of opportunities, but also sees the risks. With proper insurance, ABN AMRO Verzekeringen customers increase the chances of a worry-free future.

ABN AMRO Verzekeringen Advances its Data Strategy with the Denodo Platform and Microsoft Azure

Until 2018, ABN AMRO Insurance used a classic data warehouse architecture, but the need to become data-driven has grown in the organization in recent years, and the data warehouse was less and less able to meet that wish. A working group within ABN AMRO Verzekeringen decided that it was therefore time to migrate to a modern data architecture.

Business Need

"As a joint venture, we have quite a few stakeholders," said Carin Velthausz, lead product owner, data, at ABN AMRO Verzekeringen. "We report largely on the same information, but slightly differently in different places. We are dealing with our internal business units and the two organizations of the joint venture: NN Group and ABN AMRO. In addition, we report via NN to various regulators such as the Dutch Authority for the Financial Markets (AFM) and De Nederlandsche Bank (DNB)."

"In recent years," Velthausz continued, "We have noticed that the demand for reliable, frequent, and up-to-date data in our organization has increased significantly. Our drive to become data-driven stems from the desire to better substantiate our decisions. For example, the marketing and sales department wants to measure the progress of campaigns every day. Have more insurances been sold by a particular campaign? If so, why? And the operations department wants to be able to monitor whether we keep our promises to customers. Do we really settle claims within 5 working days? Where in the work process is acceleration valuable? These kinds of questions were difficult to answer with our current data warehouse. It took a lot of effort to combine information from different source systems and create up-to-date reports. Usually, our business units only received monthly updates on the progress of campaigns or the quality of our services. That was an important consideration for replacing our current data warehouse."

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> *"The Denodo Platform grants the individual wishes of every user, from data scientists, to data analysts, to data consumers."*
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> **– Carin Velthausz**, lead product owner, data, at ABN AMRO Verzekeringen

Business Need, Continued

The last push came at the end of 2018 when it became clear that support for the tooling and database of the current data warehouse of ABN AMRO Verzekeringen would no longer be provided in the foreseeable future. "That prompted us to look for a new solution that can offer us the flexibility and data quality to become data-driven," said Richard van der Haag, data architect at ABN AMRO Verzekeringen. "During the same period, it also became clear that ABN AMRO Verzekeringen was going to migrate important source systems to new source systems in the cloud. We, therefore, came to the conclusion that we did not want to continue with a traditional data warehouse, for which we had to continuously copy, transform, and combine data. We then started looking for suitable solutions. Based on a thorough selection procedure, we ultimately decided to develop a logical data warehouse with Axians as our implementation partner."

The Solution

Axians advised ABN AMRO Verzekeringen to implement a logical data warehouse, based on the Denodo Platform, and the Microsoft Azure cloud platform. In addition, Axians supported the implementation of the modern data architecture at ABN AMRO Verzekeringen.

"With the logical data warehouse on Microsoft Azure and the Denodo Platform," said van der Haag, our data is offered to the data users from one central location, without the data actually having to be physically present at that location. In the old situation, all data flows had to conform to the uniform data model of our data warehouse. We were constantly working to physically convert data from different databases to one standard with extract, transform, and load (ETL) processes, and unlocking new source systems took weeks or even months. With the data virtualization capabilities of the Denodo Platform, data is accessed virtually and not duplicated. Moreover, the size, location, and technology of our source systems matter much less. We can flexibly combine data from on-premises and cloud solutions. We unlock new data sources much faster and easier. What is still interesting is the speed with which we can transfer large amounts of data from the source to the data platform (from cloud to cloud). We will experience that in the coming months."

"With the Data Catalog of the Denodo Platform, we also create an easily accessible data portal," said van der Haag. "Our private employees can now find data and datasets much easier and also gain more insight into definitions of data and metadata, authentications, and the origin of data. When they look at data now, they immediately see what it is made of. This helps not only experienced users, but also people who only occasionally use data, so that they can interpret the data correctly. In addition, we can monitor the information that our employees consult. And we can arrange authentications per user, to ensure that sensitive information does not end up in the wrong hands."

The Solution, Continued

"Thanks to the logical data warehouse, we have taken significant steps in our data strategy," said Velthausz. In the old situation, our team produced ready-to-use reports, but now we are moving towards self-service BI. We provide prepared and cleaned datasets and users then develop dashboards, reports, and analyses and present them to data consumers themselves. The Denodo Platform is a user-friendly platform which enables us to quickly find our way and achieve results. It grants the individual wishes of every user, from data scientists, to data analysts, to data consumers. The marketing and sales department has direct insight into commercial figures in terms of inflow and outflow per insurance and the underlying coverages. This makes it easy to follow and adjust the results of current campaigns. Another department, the private operations claims department, is now working with various workflow-related datasets to monitor whether or not we deliver on our customer promises. And for SOS – our external partner who speaks to our customers outside office hours – we have now combined data from different source systems to provide them with all the necessary customer information. Combining this makes the transition from an old to a new source system easier. We hear enthusiastic reactions from all directions. For us, that is a sign that we are doing well together."

"We also see other benefits," said van der Haag. "The Denodo Platform supports us in the transition to an agile way of working. Previously, users asked for a specific report and received a full product two months later. If it was not good then, we had to partly start over again. Now we are much more flexible and can quickly develop a prototype of a dataset together with the data users. This enables us to make faster adjustments if the user's wishes deviate from the original idea."

"When we set up the data platform we also set up data governance, which is now much better organized," said Velthausz. "It used to happen that we discovered an error in a report and several people from different teams then spent hours trying to correct that error. Now we no longer duplicate data but retrieve information directly from the source systems. Responsibilities are clearly described and assigned. The business is responsible for the input of the data and, as the data owner, is therefore responsible for the quality of the data. The functionally and logically correct use of the data is the responsibility of the data user. And we from the data platform manage the data. This chain forces better cooperation, and that takes some getting used to for the entire organization. It requires a change of culture, and we are working hard on that."

Benefits

"The choice to do this project together with Axians was simple," said van der Haag. "We could have implemented the Denodo Platform and Microsoft Azure ourselves, but that would have cost us a lot more time than it has. The Axians consultants have a lot of experience with logical data warehouses and know how the products work. They know what to take into account in such a process as well as the do's and don'ts."

"We were still very much focused on the ETL thought and Axians helped us to think differently." said van der Haag. "We did the technical set-up of Microsoft Azure and the Denodo Platform together in a very hands-on manner, and the Axians consultants were closely involved every step of the way. Together, we chose to get to know the concept of a logical data warehouse based on two use cases. These were completely different in terms of solution direction, so we were given the space to discover the Denodo Platform and Microsoft Azure. We believe that choosing Axians saved us a lot of time."

"What can we expect now? We want to continue with our data strategy," said Velthausz. "We want to gradually expand our use of the Denodo Platform. We want to connect more source systems to the platform, including those of Life Insurance. This makes the current physical data warehouse more efficient in management and it remains a valuable historical database for our company. In addition, as ABN AMRO Verzekeringen, we recently launched our own website for business non-life insurance for small and medium-sized businesses. Here, too, we want to combine data from the website via the Denodo Platform with other data about our insurance policies. In this way, we learn more about our website, visitors, and products, and we can make smart use of that knowledge. Think of providing more service to our customers: being able to point out possible changes in their business situation sooner and the effect thereof on risks and their (potential) insurance policies. It is important that we now have a data platform that moves with the wishes of our business."

Supported by the Denodo Platform:

Users can work with datasets themselves to develop their own dashboards, reports, and analyzes, and they can interpret data correctly.	ABN AMRO Verzekeringen now uses an agile working style to create prototypes of datasets together with IT and the business and to achieve better results faster.	ABN AMRO Verzekeringen now knows which information employees consult, which definitions they use, and which authentications they have in place.