

Polis Direct BV, a leading Dutch insurer, began operating in 1995 using the same principle as Direct Line from the United Kingdom. Polis Direct offers its new clients a 10% lower premium than what they are currently paying for car insurance. The reason Polis Direct is able to do this is twofold:

- ▶ By introducing specific differentiating rating criteria within the system, Polis Direct is able to offer the lower premium only to customers with the least amount of claims, ensuring they only get the most desired customers
- ▶ By minimizing the users (such as agents) choices via automated workflow, Polis Direct implements an efficient process and thus eliminating room for errors, ensuring that only customers who fit the exact criteria will be offered the 10% discount. This way, Polis Direct can offer lower premiums, whilst still maintaining good profits

The Challenge

With the help of Ernst & Young, Polis Direct has developed a five-year plan which identified the need for the following five enablers: internet capabilities, a good workflow system, advanced document management with imaging, a CRM system and reporting tools. A modern, open system, equipped with all these requirements, had to be found.

Wolter Bosch, ICT Manager of Polis Direct and the Ernst & Young team conducted a search and discovered IDIT™, through a LogicaCMG contact and an IT directory. According to Bosch, the IDIT™ software simply met all the requirements listed in the report and many of the features were already standard out-of-the-box.

Information & Computing Technology (ICT)

When Polis Direct began operating, they simply rented a floor with an AS/400 and a copied I90 system of the holding company, Bovemij (the branch insurer of BOVAG). Unlike Bovemij, Polis Direct targets the private consumer market rather than the corporate market. Meanwhile, Bovemij and Polis Direct became subsidiary companies of BOVAG and the copied I90 system of Polis Direct was no longer meeting their requirements. Too many procedures were running inefficiently and were not structured adequately for company growth. However, by now Polis Direct was a live company, and Wolter Bosch was appointed to set-up the ICT infrastructure.

▶ For more information:
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The Solution

Polis Direct decided to implement its new car insurance product with IDIT™. Since this was a new insurance product for Polis Direct, there were no conversion problems either.

As part of the implementation project, Polis Direct chose the Israeli voice recording system from NICE, which was integrated into IDIT™, enabling all telephone conversations to be recorded. By this, a major part of the primary process was eliminated, significantly reducing costs. Issuing policies became much more efficient, since the registration process, including customer declaration, have been dealt with over the telephone and the policy can be sent on directly without waiting for a customer signature. Legally this is acceptable because the client is told beforehand that all the conversations are recorded. The IDIT™ software, which is connected to the NICE database, makes it easier to find the desired conversation rapidly, based on several search criteria.

"A decisive factor for choosing IDIT™ was its comprehensiveness – not only sales, service, claims processing, workflow, imaging and data warehousing, but also the integrated Internet capabilities which provide Web accessibility. IDIT™ offers value for money and minimum customization efforts."



Wolter Bosch,
ICT Manager,
Polis Direct BV

The Result

The latest Polis Direct insurance products (car and travel insurance) went live at the call center and over the web (www.polisdirect.nl). An end-to-end legacy conversion was implemented as part of the project, to ensure full history tracking. Despite the difficulty posed by differences in the data models, the final result was very good. One could not even see if a transaction had been made in IDIT™, or in the former I90 system.

Going into the Future

Bosch applauds the IDIT™ software and believes that the company's continual focus on the insurance market is one of its many strong points. Bosch feels IDIT™ should never become a general financial package, as this would increase the time to market, eliminating one of the main strengths of IDIT™ - its short time to market. Additionally, Polis Direct wants to use the intermediary possibilities of the IDIT™ software in the future, for example by selling policies at car dealerships and garages.