



Success Story

Efficient Risk Management in Underwriting with ACTICO Rules

actico⁷
Smarter Decisions

Helsana

Engagiert für das Leben.

The Helsana Group is Switzerland's dependable health and accident insurer, offering both individuals and enterprises a complete health and prevention service. It is not listed on the stock exchange and is organised as a holding. Under the auspices of the holding, the companies Helsana and Progrès take care of the Group's operating business. With over CHF 6 billion in earned premiums, the company is one of the leading providers in the Swiss insurance market with a workforce of more than 3,000 employees in Switzerland.

The Helsana Group insures 1.9 million people in Switzerland against the financial consequences of illness, accidents, maternity and long-term care in old age. With a wide range of products and services in the areas of basic, supplementary and accident insurance, Helsana is committed to the lives of each and every one of its members.

Helsana develops insurance solutions to mitigate the economic consequences of illness or accident-related occupational absences for 46,500 companies and associations with a total of 700,000 insured members.

Challenge

- Higher efficiency and transparency in underwriting
- Simplified risk pre-check and improved process control

Solution

- User-friendly business rules technology
- Consistent support for modeling, implementation and testing of rule sets

Benefits

- Visual maintenance of risk models by business users
- Simplified organization and management of rules
- Centralized web services within the IT architecture

» ACTICO Rules simplifies the maintenance of decision models through the visual representation.

Nina Röhner, Helsana, Strategic Underwriting

The challenge of efficiency and transparency in underwriting

Within the scope of the sales process, underwriting is taking on a key role in the insurance industry. It has the task of checking insurance contracts and assessing risks before insurance is issued. However, numerous check criteria, calculations and weights make underwriting an extremely complex decision-making process. With the aid of state-of-the-art software, the risk pre-check needed to be simplified to better control the processes.

User friendliness and an integrated approach are crucial

To achieve the defined goals, the project team at Helsana evaluated various vendors for business rules management technologies. Requisite criteria for this were not only the technical capabilities of the software technology, but also the user friendliness. The business users of the Strategic Underwriting department needed to independently adapt, test and activate their risk models when required.

In a Proof of Concept, ACTICO convinced the Helsana project team of the efficiency of the ACTICO Rules business rules management system (BRMS). As an integrated platform, ACTICO Rules supports users consistently throughout the life cycle of modeling, implementing and checking rule sets.

Solution based on graphic decision-making and rule models

For the project implementation, the project team at Helsana started with defining the risk models. These were created using a graphic editor (ACTICO Modeler) to produce decision tables and flow rules. "ACTICO Rules simplifies the maintenance of the decision models through the visual representation", says Nina Röhner, Strategic Underwriting at Helsana.

The created risk models can be automatically executed after quality assurance has taken place. The project team decided to use web services for the automated execution. The advantage: As "encapsulated functionality" within the IT architecture, web services can be made available centrally and retrieved via standard interfaces from any system and channel. This way, integration is simplified, and any future changes in the risk check logic only need to be maintained at a central point – the other systems in the IT environment remain unaffected.

"Decision Broker" effectively in use

The risk check implemented using ACTICO Rules is now firmly anchored within the Helsana IT architecture under the name of "Decision Broker". The Decision Broker retrieves internal data and external data, performs a risk pre-assessment and transfers the calculated result to the further underwriting process for the purposes of process control.

The risk models are now maintained by the respective business departments. In addition to the high level of ease of modeling, Nina Röhner particularly highlights the governance functions: "ACTICO Rules offers very well-designed model management: Defining access rights to projects, allocating models and the clear separation of responsibilities, simplify the organization considerably. And if I have any questions, I can completely rely on the support of ACTICO."

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