

Challenge

Become more agile in the underwriting processes, gain new customers faster and respond quicker to market demands.

Solution

Implement IBM Operational Decision Manager, a full-feature, easy-to-use platform for capturing, automating and overseeing frequent, repeatable business decisions.

Results

A flawless transition in a mere six months from legacy applications towards a central platform, managed by the business.



IBM Operational Decision Manager

Rethink Axa Belgium's IT infrastructure as an agile, innovative platform

From legacy applications to a centralized platform

Axa was the first insurance company in the world. Today, the company is active in all business areas related to insurance worldwide. In Belgium, Axa is the main player in the property and casualty industry and the third player in the life and savings industry. While being one of the premier players in the insurance industry, the insurer experienced difficulties in adjusting to today's digital revolution. Giovanni D'Aniello, IT Director Insurances at Axa Belgium explains: "There was a need for an internal IT modernization. We took a journey with IBM as a partner in increasing the overall flexibility of the business – the way we accept new customers but also the way we handle the price proposal towards a customer".

The process of accepting customers and settling prices had been hard coded in Axa's old legacy applications. "Together with IBM, we have progressively removed all intelligence out of the legacy apps and centralized it into a central system, Operational Decision Manager", explains Giovanni D'Aniello.

A different mindset for the business and the IT department

While implementing the ODM solution, challenges, both for IT and the business arose on the path of the team. Up until the implementation of the system, every change in acceptance rules or pricing was managed purely by the IT department. "This process led to a gigantic workload for the IT team. Once centralized, we gave the autonomy of implementing these changes to the business", states Giovanni D'Aniello. This created a huge challenge because the IT department had to realize that part of their workload would disappear and that they needed to provide value to the business in a different way. From a business perspective, the ODM required a new mindset as well. People were used to the IT department taking care of all the changes, whereas now they were expected to take this on themselves. Now the business has the capability to change all rules and prices in realtime, enabling Axa Belgium to respond faster to market demands and become more agile as an organization.

A successful collaboration

"The IT department and the business collaborated in an agile way with IBM and the business partner, explains Giovanni D'Aniello. "This has been the key driver to the success of the project". The previous experience of IBM with the Axa group and the quality of the people within the team were key drivers of choosing for IBM as a partner.

"We started the project in June 2014 and went live in October 2014. Transposing the business logic from the legacy system to the central ODM is a huge task that is almost impossible to achieve within a period of only 6 months, but we were able to do it", says Giovanni D'Aniello.

A future of big data and analytics

Big Data and analytics will be crucial in the future Axa's business. "We have identified the next steps in our transformative journey as an organization. We have started to apply analytics to our products first, in a next phase we will apply analytical power to our customers as well. This approach will enable us to approach customers in new ways, not only to sell but also to help solving problems. This journey is what lies ahead in the next two to three years", Giovanni D'Aniello concluded.

For more information

To learn more about IBM Operational Decision Manager, contact your IBM sales representative, IBM Business Partner or visit: ibm.com/software/products/en/odm



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