ÖFFENTLICHE VERSICHERUNG BRAUNSCHWEIG
SAP HELPS IMPROVE COOPERATION BETWEEN BROKERS AND HEADQUARTERS

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Wolfgang Kercher
Department Manager of Central Systems
Braunschweig-IT GmbH

QUICK FACTS

Company
- Name: Öffentliche Versicherung Braunschweig
- Location: Braunschweig, Germany
- Industry: Insurance
- Products and services: Vehicle, personal liability, legal costs, buildings, household contents, accident, health, pension, and life insurance
- Revenue: Approximately €345 million
- Employees: Approximately 1,100
- Web site: www.oeffentliche.de
- Implementation partner: SAP® Consulting

Challenges and Opportunities
- Create more efficient processes
- Increase broker satisfaction
- Strengthen customer loyalty

Objectives
- Create customized portal interface using the Web Dynpro development environment for the ABAP™ programming language
- Implement 3-stage expansion plan to create an integrated sales information system

SAP Solutions and Services
- SAP Customer Relationship Management application for sales management
- SAP Claims Management application
- SAP NetWeaver® Portal component

Implementation Highlights
- Fast implementation in just 6 months
- Blueprint drawn up in-house
- Close cooperation with SAP Consulting

Why SAP
- Part of the SAP development plan
- Simple integration into existing system environment
- Positive experiences from previous SAP projects

Benefits
- Closer cooperation between brokers and office-based sales team
- Greater satisfaction of brokers, therefore more potential for growth
- Clearly structured activity management

Existing Environment
SAP for Insurance solution portfolio

Third-Party Integration
- Database: SAP MaxDB™ database
- Hardware: HP ProLiant
- Operating system: Microsoft Windows 2003 Enterprise Edition

ÖFFENTLICHE
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SAP Customer Success Story
Insurance

SAP

Without a doubt, field sales remains the key sales channel for German insurance companies. Because satisfied brokers achieve better results, many insurance companies are now focusing more attention on the expectations of their sales staff in addition to those of their customers. It's about more than just offering good commissions – there are other important factors involved in creating a successful sales team. Studies show, for example, that the motivation of many insurance brokers suffers as a result of inefficient processes and poor cooperation with office-based sales teams.

The German insurance company Öffentliche Versicherung Braunschweig realized the importance of keeping its brokers happy. With that fact in mind, the company decided to extend the brokers' decision-making powers and boost sales efficiency. "Our goal was to improve the flow of information between our office-based and field sales teams," explains Wolfgang Kercher, department manager of central systems at Braunschweig-IT GmbH (B-IT), the insurance company's internal IT service provider. As a result, at the start of 2006 Öffentliche decided to replace its existing Microsoft Windows–based field sales system with a new solution based on the SAP NetWeaver® Portal component and the SAP® Customer Relationship Management (SAP CRM) application.

Established 250 years ago as a regional insurance institution, Öffentliche – based in Braunschweig, Germany – is very popular in the local region. In fact, over half of the residences of the east-ern part Lower Saxony are covered by policies from Öffentliche. The company's high level of market acceptance is also reflected in its figures. In spite of the fact that the German insurance industry profited only slightly from the economic upturn in 2006, Öffentliche was still able to build on its good results of previous years, achieving profits of almost €44 million.

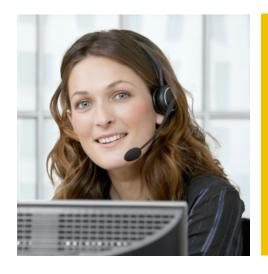## Sales Team Needs Critical Customer Data

"In the past, cooperation between the agency and headquarters was hampered by many intermediate steps," reports Oliver Prodinger, department manager of sales channels and e-business at B-IT. Although the customer advisers could settle a minor claim directly by check, they had to report the claim to headquarters with a corresponding claim number. An office-based sales employee then entered the claim into the specialized system and posted the payments accordingly.

However, the company often sent checks out before notification of the claim was available. Consequently, employees at headquarters wasted a lot of time checking claims and payments. Moreover, the agency's customer advisers could not immediately see which contracts a customer already had and which sales opportunities were still available. "The sales team needed access to all the customer data," says Kercher.

Improving the Flow of Information

Having chosen and implemented the SAP solution, Öffentliche anticipates that it will complete the improvements to support its brokers and boost sales by 2009. The company wants to accomplish this through the implementation of a three-stage expansion plan to create an integrated sales information system. Since the start of 2007, the agencies have benefited from direct access to the SAP Claims Management application, enabling them to settle minor claims without support from the office-based sales team.

Öffentliche designed a second stage, involving the further expansion of the portal and integration of downstream systems, to strengthen cooperation between the office-based and field sales staff. The company achieved this by using SAP CRM sales functionality to make all customer information available in the field sales portal. From the kick-off in April 2007, it took just six months for the system to go live.

Reliable Information at a Glance

Today, brokers have immediate access to all the information they need on business partners, contracts, claims, customer relationships, and contact data in the field sales portal. Moreover, the brokers can rely on the fact that all the data available there is correct. "The data in the field sales portal is extracted directly from SAP CRM, which means it is up-to-date, reliable, and clear," underlines Kercher. The data is updated daily. The field sales team can use the portal to view all the changes made at headquarters.

A further benefit is that the SAP solution makes the information available via a trusted and needs-based interface. Öffentliche made the conscious decision not to use the standard Web-enabled interfaces of the SAP software

Clearly Structured To-Do Lists

At the same time, SAP CRM helps brokers plan their activities more effectively and gain a better overview. The to-do list plus the history of customer contacts based on activity management in SAP CRM give the employees an overview of their appointments, calls, correspondence, and customer visits. And that's not all – SAP CRM also keeps the brokers informed of any changes in customer status. "If, for example, a customer cancels a contract, the broker is informed of the action at once via the integrated portal. The broker can react immediately, thus preventing additional losses," explains Kercher.

To ensure that the contracts in the portal are protected against unauthorized access, a complex authorization model

in full. "First, the project benefited from first-class cooperation with the consultants from SAP Consulting," says Kercher, "And, second, the SAP NetWeaver technology enabled fast and simple integration – for both downstream SAP applications and non-SAP products."

Further Expansion Planned

After the successful SAP CRM implementation, the stage is set for the third expansion stage of the extranet sales information system. This involves implementing comprehensive functions for decentralized marketing, integrating the products of cooperation partners, and making the portal accessible to independent brokers. Department manager Kercher and his team are relaxed about the next stage, not least because of the positive experiences they have had with the products and technical support of SAP Consulting. The guiding principle of Öffentliche is that certainty goes hand in hand with knowledge – and that applies to complex IT projects too.

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environment. "Instead, we worked together with SAP Consulting to create a user interface that is tailored precisely to the requirements of our sales staff and is almost identical to our previous portal," explains Prodinger. The two colleagues agree: "The extranet sales information system is designed to ease the workload of our sales teams, so it is important that our brokers can find their way around the system quickly and easily," adds Kercher.

was implemented that derives the rights of the field sales employees from Öffentliche's organizational model and passes them on to the higher-level organizational units.

Kercher says there were two reasons why the implementation team completed the project within the planned time frame of six months – a very tight schedule – and why the blueprint developed in-house by B-IT was implemented

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