



PASS\_Compagnia  
Life and P&C insurance

objective: efficiency

Case study | BancAssurance Popolari



*It was a very ambitious project, but in the current market context, there are very few companies that can say they operate on a single integrated life and non-life system*

Emanuele Marsiglia  
(DG BancAssurance Popolari)

### **BancAssurance Popolari and Bancassurance Popolari Danni**

are two bancassurance companies operating in the Life and P&C branches and which are subject to the management and coordination of Banca Etruria which wholly controls them.

The clientele of the companies is typical of distributing banks (Banca Etruria Group and Banca Carim) and thus very much tied to their region. The insurer's mission is to offer policy holders an excellent service which is as complete as possible, in order to satisfy all their needs.

The ability to adopt a customer-centric approach and to count on the insurer's operational efficiency is key to achieving this objective.

For this reason, BAP decided to update its information systems and, with a view to efficiency, opted for an integrated Life and P&C system managed by a single supplier.

This has enabled it to make the customer the focal point around which all the insurer's activities revolve, improve the efficiency of the entire policy management process and open up to innovation in terms of both technology and market potential.

## Scenario and objectives

In 2010 BAP started a procedure to rationalise its IT services, which were originally divided into 3 management systems, 2 dedicated to the P&C business and one specific to life insurance. The two systems dedicated to P&C insurance in particular were not very efficient and there was absolutely no integration with the Life system.

BAP therefore started a very rigorous software selection with stringent requirements in terms of technical features, economic effort, competence and execution capacity.

RGI Group was chosen because of its considerable expertise and leadership on the technological P&C insurance market and its readiness to implement an integrated platform which could manage both P&C and Life business.



### BAP's main objectives were to:

- **Have a single, integrated platform**, which would enable the insurer to interface with a **single system and a single technological partner**.
- Have a **single, consistent vision of the insurance profile of individual customers** in all their dealings with the insurer.
- Improve **the overall efficiency** of the insurer and its **Time-To-Market** by means of a **technologically advanced system**
- Offer bank users a **system that is simple to use in order to keep to a minimum problems** linked to daily operations

# PASS\_Compagnia for the Life and Non-Life world

## Project phases and approach

BAP decided to start the project by first implementing the P&C business, for which the PASS\_Compagnia system has proved over the years to be a stable and highly reliable solution.

The system was replaced in an extremely short space of time, following which the Life business implementation phase began. Overall, this was the most demanding phase, involving a number of discussions between the insurer and its partner, due both to the specific nature of the Life business and to the newness of the solution, concerning which a technical/operational partnership developed between RGI Group and the client company, yielding very positive results.

While this second phase of the project took longer, it was nevertheless concluded within a year, much to the insurer's satisfaction, which appreciated the good 'time execution' on the project.

BAP took special care to ensure that the system was well received by its users as they were concerned that users with a banking profile might have problems or criticalities in using the system and so it set up a dedicated task force to manage any problems that might occur.

However, since the PASS\_Compagnia system is easy to use and to learn, there were no major criticalities.

## The PASS\_Compagnia solution

BAP adopted the following components:

- **Back-end for P&C branches** – components for the management of back-office operations (renewals, replacement, annexes, management of exceptions, etc.) for the Non-marine branches portfolio.
- **Back-end for Life branches** – components for the management of back-office operations for the Life portfolio.

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## Technical highlights

The components were customised with “ad-hoc” developments to satisfy the specific requirements of the company.

In technical terms, PASS\_Compagnia is an application based on a 3 Tier architecture (Database; Application server, Web server), constructed according to a service logic which uses fully Open technology (mainly Java).



### CLIENT

Compatibility with all main browsers:  
IE8 and subsequent versions, Firefox, Chrome etc.



### DBS

DBMS Oracle 11g



### CODE BASE

Runtime environment - Java 1.6



### MIDDLEWARE (WEB/APP. SERVER)

JBoss Application Server on Linux server

## Results and Benefits

The main benefits from using PASS\_Compagnia in the Life and P&C business are set out below:

- **Customer-centric approach:** the possibility of using an integrated and technologically advanced platform to manage all the company's business, regardless of the branch of insurance and the type of policies, was the most positive benefit for BAP. BAP's objective is in fact to place the customer, his/her needs and profile at the centre of the entire organisation of the company. This is not merely a slogan, but a veritable mission, and the PASS\_Compagnia platform has proved to be fundamental in this regard: the integrated system allows the insurer to extract the full insurance profiles of customers in all their dealings with them, a real "insurance statement of account" which, taken together with the banking profile, completes the image of the customer. This is a particularly valuable aspect considering that BAP's customers are mainly also customers of the distributing banks and that the Bancassurance world is highly specialised and geared towards offering very competitive and high-performing insurance products. In this context, the integrated platform gives the insurer an undeniable and valuable relational advantage while at the same time allowing BAP to be highly efficient in the management of its relations with policy holders, with a greatly enhanced service.



*We have gained in efficiency with the same economic effort as in the past*

Emanuele Marsiglia  
(DG BancAssurance Popolari)

Another consequence of the customer-centric approach is the ability to fulfil new regulations in a more streamlined way, with particular regard to the transparency of information and communicating with customers. For example, in the case of the regulations on Home Insurance, BAP was able to benefit from the fact that it already had a single vision of the policy holder and this greatly helped the phase of implementing the website dedicated to customers.

# PASS\_Compagnia for the Life and Non-Life world

- **Reduced operating costs:** Management of an integrated system brings significant advantages in everyday operational efficiency. Most of all, the fact of being able to interface with a single partner for everything to do with the technological management of the systems makes it easier to communicate needs and requirements, with significantly faster processing. Moreover, with the same investment as the previous systems, this insurer was able to count on greater efficiency in the management of processes, and the ensuing elimination or reduction of activities which were previously carried out manually. The PASS\_Compagnia system is also extremely efficient in reducing timeframes: the time required for the IT management of reserves, for example, has gone down from one week to around 5 hours, bringing significant savings in time and costs.
- **Improved Time-To-Market:** with PASS\_Compagnia, BAP can reduce the time-to-market, especially for the creation of new insurance products. In PASS\_Compagnia's actuarial laboratory, some of the steps in the creation of policies have been rationalised and therefore, with minimum user training, insurance products can be created and put into production immediately with greater ease and much faster than in the past. The flexibility and speed of implementation of the PASS system also means that the insurer can activate more distribution networks on both the banking channel and on alternative channels without major problems and in very fast timeframes.

## Impact on users

The new system was very well received by users: with regard to the Back office system, the bank users did not even seem to have noticed the switch, while the impression of Front end users was that the PASS\_Compagnia system is very user-friendly for everyday use.

This approach was also helped by BAP's decision to set up a dedicated internal team to respond to any complaints or criticalities in the use of the new system, which were in any case much fewer than expected, because the users appreciated the fact that the system was easy to learn, with a positive return in terms of the time needed for training and to understand how to use the system.

## BancAssurance Popolari

**BAP Vita e Previdenza** is a Bankassurance company operating in the **Life** branch.

This company was formed in March 2000 under the aegis of cooperative credit and from the initiative of two groups: the Etruria group and the French Banques Populaires group.

**BAP Assicurazioni** is a Bankassurance company operating in the **P&C** branch.

The company was formed in 2007 from the partnership between Gruppo Banca Etruria and Compagnia Vita BancAssurance Popolari S.p.A.

With over **twenty-five years** of experience of the requirements of Insurers, **RGI Group is one of the most dynamic companies** on the Italian ICT panorama. It is a technologically innovative company and has a leadership position in the provision of **software products and technological services** specifically for the insurance sector, and for all distribution channels.

Today RGI Group has over **650 employees in 7 Italian offices and 5 foreign offices**. The high standing of the Group's insurance clients is a testament to the dependability, expertise and quality of the services provided: **8 of Italy's leading 10 Insurers** and around **400 insurance brokers** have chosen the Group's solutions and technological services.





## For more information

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