



# *Abeille Assurances insures policies and competitiveness with DB2.*

Sprinkled across the French countryside, in the small and medium-sized towns, are agents of Abeille Assurances. Since 1850, rural French citizens have relied on these agents for non-life insurance needs, including car, farm, small business and health insurance. Many of the relationships between customers and their Abeille Assurances agents have been forged over several generations.

*“To remain competitive, we had to lower our costs and improve efficiency for our agents and ourselves. We needed an integrated solution with multitasking that could be implemented in both the mainframe and PC environment. IBM DB2 offered the most cost-effective way to do this.”*

*Daniel Dupuy, IT Support and Methods Manager, Abeille Assurances*

Over the last decade, 1,000 experienced insurance agents located throughout France – serving a loyal base of 2 million customers – have helped boost Abeille Assurances’ revenues to over \$1 billion. However, until 1996, field agents wrote up new insurance policies on their

standalone PCs and mailed the paper documents to the main office in Paris. Depending on the agent’s workload and the complexity of the contract, new policy applications and contracts could take anywhere from five days to two months to reach the main office.

In Paris, Abeille Assurances’ corporate administrative personnel would retype the data from the paper forms into an electronic file format that could be stored on the company mainframe. This double-entry process often resulted in data errors or inaccuracies in the detailed policy information. What’s more, the errors were not discovered until the contracts were returned to the agent, who then had to submit the corrections and wait again for confirmation.

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**Application** Electronic data transfer between 1,000 field agents and corporate database

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**Business Benefits** 97% reduction in insurance policy confirmation time; 30% reduction in administrative costs; improved accuracy and customer satisfaction

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**Software** IBM® DB2® for OS/2®, IBM DB2 for MVS/ESA®, IBM DB2 Universal Database™ for Windows NT®

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**Hardware** IBM OS/390®

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*The widespread network of rural agents contributes to Abeille Assurances’ success.*

# Insurance Software Solutions



*The accuracy of DB2's policy data increases customer satisfaction.*

The resulting lengthy turnaround time for processing new contracts frustrated both agents and customers. In addition, the rework necessary to correct errors increased administrative costs. Daniel Dupuy, support and methods manager of Abeille Assurances' IT department, says, "To remain competitive, we had to lower our costs and improve efficiency for our agents and ourselves. We needed an integrated solution with multitasking that could be implemented in both the mainframe and PC environment. IBM DB2 offered the most cost-effective way to do this."

## **Electronic file transfer to DB2 improves customer service**

In 1989, the company began an extensive project that included downsizing its mainframe VSAM file-based central processing, transferring most of the work to its 1,000 field agents.

This meant equipping the agencies with IBM DB2 for OS/2 on PCs running the bespoke "Maya3" solution in an OS/2 environment and enabling asynchronous electronic data transfer between the remaining mainframe and PC systems.

Today, with its new system in place, Abeille Assurances' agents can dial in to the corporate network and submit their contracts electronically. As a result of the elimination of the double-entry process, the quality of all database information is much higher. Furthermore, new policies can be confirmed 97 percent faster than before and administrative tasks in the regional agencies have been reduced by approximately 30 percent.

Once a day, the 1,000 field agents electronically send a 100-KB file from their desktop PC to the corporate headquarters, where the files are automatically processed on the mainframe to feed

legacy applications. The files contain new contracts and requests for quotations for new business. During the same session, the company transfers a file back to each agent containing contracts that were confirmed in a batch process run the previous evening. Replies to requests for quotes or policy status are also included in the transfer sessions, which take approximately a minute each.

"If an agent asks us a policy question, we can have the information back to him the next day because it's all there in the database," explains Dupuy. He adds that because the DB2 data is very accurate, agents spend less time resolving errors, which gives them more time to attend to their customers' needs, ultimately increasing customer satisfaction.

With agents spread across France and no regional IT personnel, Dupuy emphasizes that the reliability of DB2 is essential. "It has taken us about a year and a half to deploy this new solution, and, during this time, we've had no problems whatsoever. But if any of the PCs at a local agency ever does go down, we can restore their database from corporate headquarters and get them back on track very quickly."

## **DB2 provides scalability and cross-platform capabilities**

Abeille Assurances is in the process of migrating the PCs in its field offices to Microsoft® Windows NT. However, Dupuy emphasizes the company will continue to use DB2 at both its corporate headquarters and its 1,000 field offices because of the database's scalability and ability to run on multiple operating systems.

This has important consequences, not only for the new policy confirmation application that the field agents use, but also for the myriad custom-built decision support tools employed by business users at corporate headquarters. "The custom applications that we've developed for the workstation environment can communicate with DB2 Universal Database on Windows NT or with DB2 for MVS on a mainframe," Dupuy notes. "These two versions of DB2 are so compatible that we don't have to change the custom C-language software tools that we've developed in house."

The current legacy applications running on the mainframe still work with VSAM files. When the new project is completed, both the headquarters and the agents will use the same database design. The headquarters will use PCs connected through DRDA® gateways to a DB2 for OS/390 V5 database, while the agents will still use DB2 Universal Database on their local Windows NT servers.

Dupuy adds that the scalability, cross-platform capabilities and compatibility of DB2 with the software Abeille Assurances has developed in house provides a crucial economic advantage, considering that the company has invested close to \$2.5 million in tools developed in C. The technical architecture, the development and analysis tools and the agent productivity tools, such as agendas and customer profitability analyses, have all been developed by staff programmers.

"We built the core software system ourselves," Dupuy says. "In fact, just about everything except the operating system, the database and the word processing program is custom-built. DB2 accommodates our software and continues to perform reliably as we upgrade the applications. We're confident that no matter what new applications we develop, or how large we grow, DB2 will continue to grow with us."

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