

How Digitalis helped Royal Sun Alliance to exploit business value of its data

Multinational insurance group Royal Sun Alliance (RSA) had been struggling to enable business exploitation of its rich data sources for many years. This is common problem among insurers. The insurance industry is naturally risk-averse and, as a result, very conservative: if it ain't broke, don't fix it. Adoption of new data technologies was slow at RSA and it was facing challenges with generating business value from its rich datasets. Tom Richardson, Programme Delivery Lead Data & Insight at RSA, explains how Digitalis helped RSA to exploit its data to deliver improved business value, regulatory outcomes, customer outcomes and total cost of ownership (TCO).

RSA originally engaged a large professional services company for help. However, it became apparent they lacked the necessary expertise and capabilities to exploit, deploy and manage Apache Cassandra and DataStax Enterprise. *"The team from Digitalis was subcontracted by that company. They did possess the required skills - and then some",* says Richardson. *"Together, we developed an understanding of what we wanted to achieve: a solid data engineering foundation. To store and manage data in a way that ensures it persists, preventing it from decaying, in a cost-effective manner."*

Focus on extracting business value

Digitalis turned out to be the dependable partner RSA was looking for, possessing the data engineering experience and battle-tested best practice data knowledge the company could not get elsewhere. Richardson: *"The Digitalis team really inspires confidence. Within 15 minutes, I understood they knew what they were talking about. And because of their skills, the value proposition actually added up: it would have ended up costing much more if RSA had stayed with people who didn't really know what they were doing."*

The operational and maintenance expertise of the Digitalis team allowed RSA to focus on extracting business value from the platform. Digitalis also delivered several major platform upgrade and cost-minimisation projects, which allowed RSA to stay in vendor support and to closely control and tune the cost-benefit ratio of the platform.

Ten times richer

Thanks to Digitalis, RSA finally had the robust data foundation it needed to build its exploitation story. It allowed the company to create sales insight, regulatory governance and customer outcomes that helped the company deliver the best customer care results for its portfolio of a million plus retail insurance policies.

"Our data became about ten times richer: where we used to keep only the last version of every event, we now possessed unlimited versions", says Richardson. *"Especially in retail insurance, there is a never-ending arms race going on to understand risks better. The more data you have, the better the decision you can make. Having access to someone's history meant being able to make a better decision about their profitability. And the great thing is that it didn't lead to ten times more costs."*

A knowledgeable partner

Every company needs to have a realistic view on how much they could or should do themselves, and most insurers do not understand the complexity of data handling, says Richardson. *"Bringing an in-house team up to speed would have easily taken two to five years, while the team at Digitalis were able to handle all the heavy-lifting without breaking a sweat. To them, it wasn't like they just pulled off a miracle - more like just another day at the office. To put it simply, I could not have asked for a more capable or more knowledgeable partner than Digitalis."*

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