

Prudential UK

Prudential used the Trillium Software System® to create a single view of customer data residing in four different systems. Now it uses the system daily to refresh this single view, standardizing, correcting, and matching new and updated records fed from the existing customer databases. The results include greater customer satisfaction, increased call center effectiveness, and improved compliance.

PRUDENTIAL



Project Type

Data Integration
Single Customer Views
CRM

Industry

Financial Services

Environment

IBM VSAM
Software AG ADABAS
Unisys DMS II
Oracle 9i

Challenges

Fragmented Customer Data
Diverse Source Systems
15.5M Legacy Records
Variable Quality and Formats

Trillium Software Solutions

Trillium Software System®

Single Customer Views

One of the top life and pensions providers in the United Kingdom, Prudential UK has over eight million customers and is the leading provider of individual annuities. Voted Best Pension Provider by the readers of *What Investment* magazine, its extensive customer service operation includes call centers located in Reading, Stirling, Belfast as well as in Mumbai, India. Some 1000 agents handle 3.5 million calls per year.

One of Prudential's major customer service goals is to satisfy the needs of individual customers during their initial call whenever possible. The company calls this "first contact resolution."

"We wanted to improve our first contact resolution rates to improve the experience of our customers and also the effectiveness of our call centers," explained Jackie Lindsay, Head of Voice, Customer Services at Prudential.

As a result of mergers, acquisitions, consolidations, and a product-centric sales history, Prudential UK found itself with 26 policy management systems. Agents were having problems servicing customers effectively. With no uniform means of access to policy information, agents were often forced to keep their customers on hold while they switched between systems searching for the right policies. In addition, customers with more than one policy sometimes had to separately call different units.

To remedy this, it was proposed that call centers have a single view for each customer. A single view would give agents quick access to information on multiple policies for one customer. They could also drill down into individual policy details. In addition, one set of changes to general customer information, like address data, for a customer would update all their policies.

Long-Term CRM Goals

Prudential's board also recognized that single customer views would support its long-range plans to establish practices for Customer Relationship Management (CRM), shifting the sales and marketing focus from products to customers. The board decided that the single customer view should support sales and marketing initiatives across the enterprise, not just in the call centers. The board charged the IT services division, PruTech, with designing and delivering the central customer repository.

It was a complex problem. Simply migrating millions of records from multiple sources was not the answer. The company knew it needed a way to fully analyze millions of records and confidently match them to individual customers. The source systems had differing data formats, which required standardization before matching could occur. What's more, there were significant data quality issues, such as postal address errors, variations in the spelling of names, missing data, and other inconsistencies and anomalies. Clearly the solution would have to be an automated one.

Following an extensive selection process, Prudential chose the Trillium Software System as its enterprise data quality solution and Informatica's Extract, Transformation and Load (ETL) tool to migrate appropriate elements of the matched records to the single-view customer database.

"We considered the Trillium Software System mainly because the analysts at Gartner Group and Forrester rated it positively as an enterprise solution. We selected the Trillium Software System because it offers excellent functionality and scored highest when evaluated against its competitors. Our data integration partners, Wipro Technologies,

had also had positive experiences working with Trillium Software in large-scale data integration projects and recommended the system," explained Ally Thomson, Lead Application Architect at PruTech, Prudential's IT services division.

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Initial Migration with ETL Tool

The Trillium Software System processed records in parallel with Informatica during the data migration, thereby reducing the overall time and cost required for the project. The data quality system standardized the diverse data formats. To ensure accurate name and address data, it also corrected and enriched the information based on built-in country-specific business rules and the Royal Mail Postcode Address File (PAF). The system then matched records based on Prudential's own criteria, which included forename, surname, postcode, national insurance number, date of birth, and gender.

The Trillium Software System initially processed some 15.5 million policy records and 13 million customer records from four key source systems that held policies for pensions, insurances, and bonds. (It subsequently processed records from other systems.) It then compiled 8.8 million unique customer records as single views for loading into the Oracle single-view database.

Prudential found that learning to use the Trillium Software System was fairly easy: "We needed just a few days of product training from Trillium Software. Although the solution is powerful and sophisticated, it is very intuitive and easy for any information professional to master," said Jan Bastable, Support Team Leader for the single customer view.

Nonstop Data Quality

The role of the Trillium Software System did not end when the customer database went live. Every day the call centers handle some 16,000 new and updated customer records. Agents need only make changes once, in the single view, to update customer information across multiple policies. They also need only enter partial new customer address data for the Trillium Software System to complete and enrich fields in real time. This is making life much easier for both agents and customers.

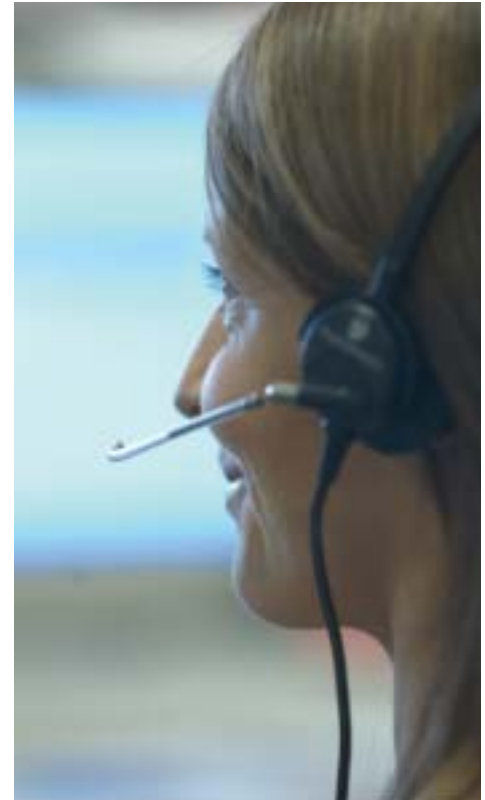
"Customers now have one contact number and our processes are more efficient and consistent across all products and transactions. Misdirected calls and call transfers are greatly reduced, and customer satisfaction has improved. The Trillium Software System has contributed to the broad project that has delivered this success," said Lindsay.

Each night about 25 megabytes of customer information from the day's new and updated files is extracted from the company's legacy source systems. In about 15 minutes, the Trillium Software System processes the information in batch in Prudential's parallel processing environment and then matches it to records in the single-view database and updates them.

"The Trillium Software System is sophisticated yet extremely robust," said Bastable. "On the few occasions we've sought support, Trillium Software has been excellent. The online service team responds with detailed guidance within one business day."

Compliance: A Welcome Plus

The Trillium Software System has also contributed to compliance with the UK Financial Services Act (1986): The company can now more accurately and rapidly match customer records against lists of banned individuals such as known terrorists, money launderers, and other criminals.



Toward Total Data Quality

Prudential is looking ahead to expanding its data quality initiatives. Under consideration by the company's board over the next few years are further investments in CRM, customer profiling, marketing analytics, and other decision-support systems. All can leverage the investment in the Trillium Software System in an enterprise approach to customer data quality and single customer views. The company knows it can confidently build on the foundation of business rules and connections established during its first data quality project to expand the amount of high-quality customer-centric data that their systems and users can access.

About Trillium Software®

Dedicated to increasing the value of information across organizations, Trillium Software®, a division of Harte-Hanks, is the most trusted provider of technologies for Total Data Quality. Today, more than 1500 companies worldwide use the Trillium Software System® and Trillium Software Discovery to turn raw, chaotic data into usable, valuable information through continuous global data profiling, cleansing, enrichment, and monitoring.