



CZ DRIVES BEST-IN-CLASS CUSTOMER SERVICE THROUGH MODERN ANALYTICS

3.8M

Policy owners

Impact

- Removed silos across the business, for improved decision making
- Faster and more effective customer service across various regions
- More accurate business forecasting

With a simple mission to deliver affordable and accessible healthcare insurance services for everyone, CZ Group is a Netherlands-based institution with 3.8 million policyholders, 8 Service Offices and various consultation locations across the country. Formed in 1930, the group helps consumers receive the best possible care at a stable low premium whilst delivering quality, control and guarantee availability, now and in the future.

Data has always played a critical part within the healthcare industry. However, as the digital revolution has accelerated exponentially since the turn of the new millennium, the ability to compute information at scale has become a mission-critical component of every business operating in the sector. By being able to leverage data insights at scale, health insurance organizations can provide better customer service and improve day-to-day operations leading to better satisfaction and increased retention.

Processing data has always been a significant challenge for companies operating in the insurance domain. With a proliferation of digital products within the sector, the amount has only increased in the last 25 years and is showing no signs of abating. In order to become a data-driven organization, CZ embarked on a journey to revolutionize its data management processes and deliver the best service to customers.

The data challenge for health insurers

Analytics initiatives are managed by CZ's data science department which is solely responsible for the design, deployment and management of a scalable big data platform to improve the reliability of services, accelerate the speed of operations, and react to any sudden changes that may arise throughout the organization.

With a large customer base of nearly four million policy owners in the country, the group's data infrastructure was preventing the team from adequately processing hundreds of millions of data points coming from its users on a daily basis, due to organizational silos and the lack of a modern infrastructure to analyze information at scale. Current systems were preventing insurers from analyzing both semi-structured and unstructured data, something health insurance institutions deal with on a regular basis.

"Being able to deliver the best possible experience to our customers is one of our mission-critical building blocks. However, our legacy infrastructure was preventing the team from accessing the right data and analyzing disparate datasets to ultimately make timely and effective business decisions," stated Fleur Hasaart, Data Science Manager, CZ. "With the majority of our customer insights logged into legacy systems, we realized that in order to become a truly data-driven organization, centralizing all the data into one, unique pool was a fundamental step towards unlocking data science at scale."



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Fleur Hasaart, Data Science Manager, CZ

In addition to acting as the main asset for predicting and addressing customer behavior, data was playing a crucial role in the realms of fraud detection and demand generation, two of the strongest pillars of any institution offering insurance products. Legacy data infrastructures were preventing the group from making informed predictions as to where customer demand would generate from, as well as developing modern algorithms to predict fraud.

Using data to optimize the customer experience

With the increasing importance to rely on data to remain competitive from a business perspective, CZ was on the lookout for an analytics solution able to sustain its journey towards becoming fully data-driven, as well as delivering a superior experience from a customer standpoint. The group decided to standardize its analytics capabilities on Cloudera.

“We built a solution to address the need for speed across our call centers and provide our teams with timely insights that would help them deliver the best service. The new platform is offering some of the most advanced data tools, resulting in faster action across our operation centers, better business forecasting as well as improved employee training resulting from customer interactions,” continued Hasaart. “The Cloudera platform has proved to be an invaluable tool within our business, enabling the group to obtain a centralized view of our datasets leading to increased agility and compliance.

Tangible benefits have been recorded around the ability to process data in real time, which has increased the speed at which medical treatment can be authorized. Customer communication is delivered more rapidly, with superior quality due to the large amount of information available at the customer representative’s fingertips and thanks to a smarter knowledge database providing the right information at the right time to the employees.

Looking ahead

With the ability to ingest data at scale from heterogeneous sources in real-time, CZ has been able to align with organizational KPIs by analyzing customer sentiments, gaining unprecedented visibility into its customer base and achieving faster decision making. “Since our initial use case, we have further invested in training our staff to fully grasp the extent to which Hadoop and Cloudera’s technology can help us get to the next level.” stated Hasaart.

Having set the foundation of a modern data infrastructure, CZ is working to further enhance its analytics offerings and improve the way information is accessed, governed and shared throughout the organization, both at the business and data science level. There are many projects on the roadmap to further improve customer services, such as predicting the best possible outcomes, getting more actionable insights on customer journeys through process mining and speech recognition.