

SAP User Insights

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At T|A|C Events, we speak with leaders in the global SAP ecosystem on a daily basis. Via our events, webinars and content platforms, we aim to keep you informed and updated with the very latest insight and learning directly from SAP users.



Achmea COMPANY	Zeist, The Netherlands HQ	Approx. 14.000 (2021) EMPLOYEES	Financial Services INDUSTRY	SAP BIS SAP FOOTPRINT
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Using SAP Business Integrity Screening in a Core Insurance Platform

How the largest insurance company in the Netherlands handles Risk and Compliance in a digital and data driven world



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Achmea is the largest supplier of financial services in the Netherlands with over 10 million customers. As well as over 11.000 employees based in the Netherlands, Achmea also operates outside of the country in Slovakia, Greece, Turkey and as far afield as Australia.

The Achmea software development team has built over 400 detection rules and has around 80 active strategies in their production environment with over 200 end users.

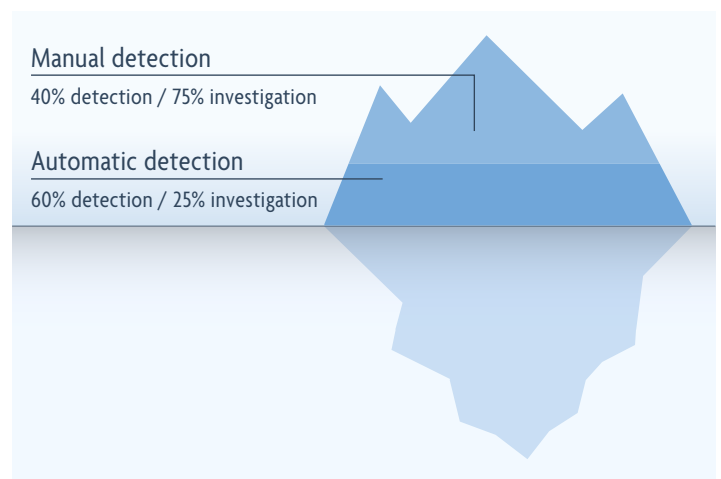
Achmea started implementing SAP Business Integrity Screening (BIS) in 2014 as a baseline application in order to help detect risk and compliance issues involved at all the key touch points of the customer journey. Key to the start of the project, was to set up a BIS framework to which each of their insurance products, whether it be car or travel insurance, can easily connect. The team ensured the application was embedded in the online underwriting and claim process as well as implementing a third functionality of mass detection which the company uses to screen and control their portfolio.

Achmea have an inhouse software development team and train their people themselves, tripling their software development team members in the last three years. Fennik van Bijsterveld, Product Owner SAP BIS & Business Analyst at Achmea remembers “when I started in the team in 2018, we were four people and this number has now tripled.” The team has built over 400 detection rules and has around 80 active strategies in their production environment with over 200 end users.

Using SAP BIS in Underwriting and Fraud Detection Claims

Underwriting and fraud detection claims are two of the processes in which Achmea have been utilising BIS the longest. During the underwriting process this involves controls on both internal and external data sources and the company uses a mix of simple business rules and machine learning models to recognise and assess the risks at every stage of the onboarding funnel to ensure as much straight through processing as possible.

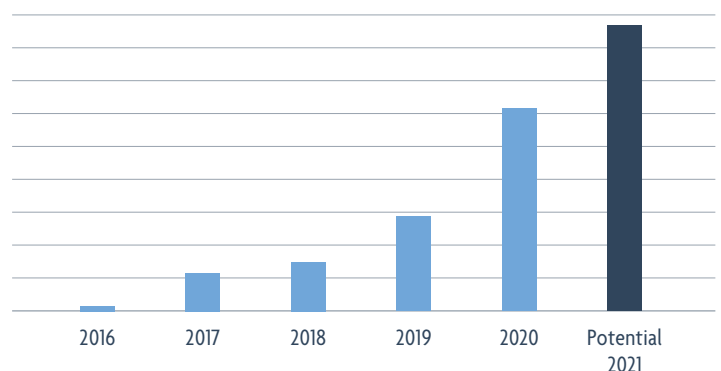
Fraud detection on claims



A few years ago, Achmea’s fraud detection process was entirely manual. Enabling automated fraud detection was in fact the primary reason that SAP BIS was introduced at ACHMEA in 2014. Having created their initial business rules, the team initially ran into problems due to the amount of false positives being generated. Next came a period of fine-tuning their business rules in order to reduce the amount of alerts they were generating and to eliminate these false positives.

Since improving and simplifying their business rules as well as integrating more and more data sources and models, Achmea has seen a substantial growth in savings every year since implementing SAP BIS in their claims process.

Savings in the Claims Process



As well as their real time detection processes, Achmea also uses SAP BIS to screen and control their entire portfolio every three months.

Lessons Learned and Next Steps

While the results in 2021 are impressive, it has taken a lot of work to get to where they are today. “Now we have a nice story, but it hasn’t been an easy path” explains Jeroen van Leeuwen, “Implementing new functionalities can be challenging! Getting everybody on board takes time and dedication.” Do you have any advice for anyone about to start implementing SAP BIS? “It doesn’t matter what you start screening, but keep it simple – just use business rules that you can build and implement in SAP BIS itself... people always tend to talk about models and getting things very, very complicated, but I don’t think that you need that if you start with simple business rules and get them precise enough then I think you are off to a flying start.

What’s next for Achmea? The company is looking to expand BIS to their other business departments as well as embedding transaction monitoring in order to monitor all transactions, especially in the bank and pension area. One of the final steps in the project will be to implement the whole process, from creating alerts, gathering information, conducting an investigation and to finally closing a fraud investigation within the same system.

“Now we have a nice story, but it hasn’t been an easy path – implementing new functionalities can be challenging!”

JEROEN VAN LEEUWEN, ACHMEA

Insights for other SAP Customers

It doesn’t matter where you start, but start simple:

Use simple business rules that you can build and implement in SAP BIS itself (complicated models can come later!)

The real work starts after the first implementation:

Reducing false positives next to implementing new data sources, rules and models is key. Your results and savings will improve over time if you put in the effort.

Working together is crucial for success:

Create teams with Business, Data Science and IT. Work agile and don’t be scared to fail.

