



## Santam Insurance

### Headquarters

Bellville, Cape Town, South Africa

### Operations

South Africa

### Business Lines

Personal, Commercial, Specialist,  
Reinsurance

### Employees

6,000

### Website

[www.santam.co.za](http://www.santam.co.za)

### Product(s)

Guidewire InsuranceSuite  
Guidewire DataHub  
Guidewire InfoCenter

## Benefits

- Reduced total cost of ownership
- Improved development efficiency
- Enabled enterprise reporting and business intelligence

# Santam Insurance Reduces Costs and Improves Efficiency

## > Insurer leverages Guidewire DataHub and InfoCenter automation for agile processing

Founded in Cape Town in 1918, Santam is the leading general insurance company in South Africa with a market share exceeding 22%. For more than 100 years, they've been offering good and proper insurance to clients and helping them to identify what is important to them as well as the risks they face. Today, 85 of the top 100 JSE-listed companies trust Santam to protect their businesses. Together with Sanlam, their major shareholder, the insurer has acquired 100% of Saham Finances, a Morocco-based insurance group, giving Santam a presence in 33 African countries.

For over a century, Santam has built a diverse company that touches all areas of general insurance and reaches across personal, commercial, agriculture and specialist markets. This diversity, coupled with a world-class scientific underwriting capability, enables the insurer to navigate the ups and downs of the typical underwriting cycle. Santam has the size, experience, expertise, data, technology, infrastructure and partnerships to deliver insurance that is meaningful, valuable and has substance



Navigate what's next.

**“We have been able to significantly reduce costs with DataHub’s automation capabilities. New agile processes have translated into savings of over 1,700 hours of build across ten commercial lines of business.”**

**– Jay Naidoo, Business Intelligence Manager, Santam Insurance**

## Managing PolicyCenter Line of Business Extensions

Santam started with **Guidewire PolicyCenter** and **Guidewire BillingCenter** and later expanded to **Guidewire ClaimCenter**. This has enabled Santam to react quickly to market changes, boost operational efficiencies, build a foundation for digitalisation, and simplify IT. In addition, **Guidewire DataHub** and **Guidewire InfoCenter** have served as strategic platforms for data management, reporting, and business intelligence

Making new PolicyCenter lines of business content available in DataHub and InfoCenter has traditionally been very time consuming, taking weeks or even months and requiring extensive work. Analysts need to painstakingly work to understand PolicyCenter entity structures and relationships to create data mapping specifications, which are then passed on to ETL (extract, transform, and load) developers to manually code all extract query logic. From there, one could begin testing by running ETL cycles and iterating from there

The latest release 10.3.0 of DataHub and InfoCenter has automated this process with DIAL (Data Integration and Automation Later), reflecting up to 50% reduction in total effort to develop a new line of business compared to the manual process.

## An Innovative Agile Process

Santam is currently in the production phase with release 10.1 which only provides a portion of the aforementioned DIAL automation. Santam has ten commercial lines deployed in PolicyCenter and making this data available in DataHub and InfoCenter is a key business requirement.

While not upgrading to the latest release, Santam designed and implemented an agile process leveraging the DIAL features to move data from PolicyCenter all the way to InfoCenter in one sprint. They successfully generated extract templates and data specifications for 200 entities spanning ten commercial lines of business existing in PolicyCenter. Further, Santam leveraged the new extract artifacts at runtime with minor modifications to the traditional extract coding process. They also generated the necessary DDL (Data Definition Language) scripts to modify the target DataHub data



Navigate what's next.

**“The time that we are able to save enables us to deliver business value a lot sooner than originally expected – and therefore the ability to exploit the depth and richness of data not previously available for improved business decision-making”**

**– Heidi Johnson, Chief Product Owner, Santam Insurance**

... model using Python, streamlining the modeling effort necessary to prepare DataHub to accept the new line of business data extracts.

Santam’s innovation to generate the required data model DDL has since been developed by Guidewire as standard product capabilities in DataHub to benefit all customers.

DataHub data will also power other use cases on Santam’s data management roadmap. These use cases include feeding a data lake to link up to the financial warehouse, populating regulatory templates required for IFRS 17 reporting, and feeding Tableau for reporting at some farm locations for a crop insurance line.

## Automation Reduces Costs and Improves Efficiency

The new agile process combined with an innovative approach to leverage product features has significantly reduced the total cost of ownership (TCO). By making data available to DataHub and InfoCenter in a single sprint, cross-skill knowledge transfer has occurred, and developer efficiency has greatly improved.

The auto-generated data specifications with all the extract logic is one of the biggest time savers in the new process. Without this automation Santam would have spent 200 resource-days of effort simply to analyse and create the data specifications.

**“The Business Intelligence team pivoted its implementation of the DataHub solution delivery by adopting a very pure Agile and Scrum@Scale approach. The larger team split into four teams and in a matter of months velocity almost tripled,”** says Emil Schnabel, Enterprise Agile coach, at Santam Insurance.

Overall the new agile process has translated to an expected saving of over 1,700 hours of build across ten commercial lines of business and Santam is expecting to realize comparable savings in personal lines in subsequent releases.

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and AI to deliver our platform as a cloud service. More than 380 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at [info@guidewire.com](mailto:info@guidewire.com).