

## DATA INTEGRATION

**beneva**

Effective data handling is central to marketing  
based on the next best action



“Our insured customers expect a simple, secure, and personalized experience. The data governance and automation that Talend provides us is a real game changer in this respect.”

Simon Latouche, Data Engineering Director, Beneva

With over three million customers and C\$13 billion in assets under management, Beneva is one of Canada's largest financial institutions. The group offers auto, home, life, travel, group, health, and credit insurance, as well as investment products. In 2020, Beneva, which was established in 1944, announced a merger of equals with La Capitale, making it the biggest mutual insurance company in Canada.

Beneva has been offering a comprehensive range of insurance products for over 75 years, during which time its information systems, databases, and customer portals have been increasing in number. In 2016, the company decided to break down these silos in order to unify its customer vision and personalize its relationship with its customers.

### Unifying its customer vision while ensuring data confidentiality

Beneva had two goals when it launched its data project: to gain an overview of its customers, rather than the existing view associated with each business line; and to modernize its foundations with a cloud infrastructure more suitable for analytics — while at the same time ensuring the implementation of the highest data confidentiality standards.

“We wanted to group our activities by business function rather than by lines of business,” explains Simon Latouche, Director of Data Engineering. Until 2016, Beneva was talking to its clients in accordance with the products they had. “If you called about another product, it was as if we didn't know you at all.” As with many other sectors, insurance customers now have very high expectations in terms of personalized messages and offers made to them.

#### INDUSTRY

Finance/Insurance

#### INFORMATION

- Head office: Canada
- 1,001-5,000 employees

#### USE CASE

Customer experience

#### CHALLENGE

Breaking down the silos to unify the customer vision

#### TALEND PRODUCTS USED

- Talend Data Services
- Talend Data Quality

#### PARTNERS

- Amazon Web Services (AWS)
- Microsoft Azure
- Snowflake

#### BENEFITS

- **A 30% improvement** in efficiency of development teams
- New data projects delivered in **three weeks, compared with 12 months previously**
- **A three-fold increase** in the conversion rate of email campaigns

“Although the insurance sector is rather conservative, we are compared to Amazon, Google, and Netflix, which offer highly personalized experiences,” states Annie Pelletier, Marketing and E-Business Director at Beneva. At the time, Beneva operated as a group of separate companies.

“It was difficult to make relevant offers to customers without having a complete picture of their insurance coverage,” recalls Annie Pelletier. “Breaking down the silos and building up our master data in order to obtain a 360-degree view of the customer was the obvious way forward back in 2016,” says Simon Latouche.

## Why Talend?

The company quickly opted for Talend. “Talend offers a complete solution, from data integration to data enhancement to API-based applications,” explains Robert Beauregard, BI Architect at Beneva. “Talend can be used to assemble these components to create reusable automation. These frameworks radically increase the speed of the BI development teams.”

Another major advantage is that the open source version of Talend benefits from a strong academic community, which “makes it easier to recruit talent,” adds Robert Beauregard.

Simon Latouche is a big fan of data governance. “We weren’t prepared to make any compromises as far as data quality is concerned. By using Talend Data Quality, we were able to standardize and clean our data. Talend Data Matching has enabled us to establish links between people’s names that were similar but not identical, based on their phonetics using an algorithm developed by Stanford University.”

In order to ensure optimum results and performance, Beneva has developed pairing algorithms in different phases that are based on the components available in Talend. The company has also improved the process thanks to personalized code, which is a major strength of Talend.

Using this method, Beneva has put in place approximately 30 decision trees and around 60 matching rules, which are now fully automated using Talend, to establish their golden record. Talend has also helped resolve one of the most difficult issues in a master data project: data stewardship, when a human has to take back control from a machine.

“Without Talend, we would not have been able to establish a complete process with data stewardship as a bridge to the algorithm that was developed,” Simon Latouche says. Once the data has been cleaned, it is loaded into the Snowflake Data Warehouse, on Microsoft Azure.

“Historically, our data projects used to take between nine and 12 months. Now, with Talend, combined with the Data Vault 2.0 methodology, we enter production in agile mode every three weeks.”

## Customer knowledge and its return on investment

To achieve this, Beneva brought together business units, risk management, legal, and security in a Data and Analytics Center of Excellence. Their goal is to establish governance rules which ensure that the confidentiality of personal data is respected while enforcing company policies. For example, will the address that will prevail in the event of a clash be the one used for the auto insurance or the one used for the group insurance? Or perhaps simply the address that was updated most recently?

“Talend simplifies our iterative agile processes. Our Talend frameworks promote reuse for the development of uniform processing, significantly speeding up the work of our teams. That way, we don’t end up reinventing the wheel for each new project. Our processing is quickly automated and follows the same logic throughout,” explains Robert Beauregard, who noticed a 30% efficiency increase among developers in charge of data integration.

Beneva now has a unified Customer Center portal, with a single login ID/password. The display of contracts is consolidated in a single location. Customers’ operations are automatically registered on the portal and call centers have access to more comprehensive data. Marketing can now customize its campaigns by using consolidated data to run predictive models. Beneva has tripled its conversion rates in terms of customer win-back actions.

“We now have the necessary foundations to achieve our marketing strategy based on the next best action,” says Annie Pelletier. “We can use Talend to build up a 360-degree view of the customer so that we are able to send the right offer to the right customer, via the right channel and with the right message.”

This data foundation has also become the cornerstone of the company’s analytics strategy. As Beneva’s data is highly sensitive, the company has to have a thorough command of the data to depersonalize or compile it depending on the nature of its targeted use. With the confidentiality of the data respected, it is the starting point for most of the analytical work. All of Beneva will be using the Master Golden Record, including the teams from actuarial services, inquiry and fraud teams, operational intelligence, customer experience, and call centers. “Talend is the link between all these systems and projects,” adds Simon Latouche.

“Talend allows us to overcome the complexity of the underlying architecture, be it on-prem or in the cloud environment, which gives us the freedom to be cloud-first and to make the transition smoothly.”

Simon Latouche, Data Engineering Director, Beneva



## About Qlik

Qlik transforms complex data landscapes into actionable insights, driving strategic business outcomes. Serving over 40,000 global customers, our portfolio leverages advanced, enterprise-grade AI/ML and pervasive data quality. We excel in data integration and governance, offering comprehensive solutions that work with diverse data sources. Intuitive and real-time analytics from Qlik uncover hidden patterns, empowering teams to address complex challenges and seize new opportunities. Our AI/ML tools, both practical and scalable, lead to better decisions, faster. As strategic partners, our platform-agnostic technology and expertise make our customers more competitive.

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