

Founded in 2006, Consultia has become one of the 3 largest adviser networks in Poland with more than 2000 advisors and 200 000 insurance policies sold. The company cooperates with 22 major insurance providers which are present on the Polish market, focusing mainly on motor and property protection, but also offers exclusive insurance products designed specifically for its sales channels. Apart from the largest insurance offer on the market, its advisors are offered comprehensive financial, training, certification and marketing support.

Delivering the best service to its advisors, also called "Partners" to emphasise the company's adviser-centric attitude, and handling large volumes of commission reconciliation work presented a huge organizational challenge. Consultia needed a robust IT system enabling streamline of all of their business processes. The choice was between trying to deploy one of the off-the-shelf ready solutions and building an entirely new, proprietary application.

The first option was discarded as Consultia has its specific procedures & practices, and trying to use a common software would hurt its efficiency. Many activities wouldn't be handled at all as they are performed in very particular way that Consultia developed over the years and through which the Company gained its competitive edge.

The second option, to build a bespoke system from the scratch around Consultia's complex operations, seemed to be the only viable solution. However, it presented a number of risks:

- will the final product effectively achieve its goals
- when will it be ready
- what will be the total costs of development
- what will be the running costs of maintenance and future development
- could its introduction process disrupt current activities

Fortunately, there was a third way to address Consultia's needs: Hive Software's Tower - the semi bespoke product.

The major areas that Tower had to address were:

- Sales registration and policy document management
- Handling the process of training and certification of advisors
- Contract and other documents flexible templating/generation and management
- Partner care - monitoring and handling advisors ("Partners") issues
- Reporting - allowing the decision makers to have the most up to date and accurate business stats
- Commission reconciliation
- Commission rates simulation
- Providing a centralised tool for advisers for checking their customer's policies' status without the need to log into one of the 22 product providers websites

The very first step was an in-depth consultancy work. Meeting with management and future users to understand how the company works and how particular players perform their duties and interact with others. Together with Hive Software team, Consultia decided how Tower will handle particular business workflows, what data will be stored and processed and how particular screens will be designed.

The introduction was gradual. First the HR/users management module was deployed as it needed the lowest degree of customisation. Data was migrated from existing files. A number of further modifications was made in the first weeks of operation as other modules were waiting their turn to avoid organisational chaos and disruptions. Then a bespoke document management and contract generation module was developed from scratch as Consultia particular needs in regard didn't fit into any of Tower's ready functionalities. The next stage was sales and commission data migration from hundreds of megabytes of excel sheets with extremely complex macros and formulas. It was

a transition period - as data entry operators were registering sales in Tower and the system constantly produced excel exports in the old format so that in case of problems no disruptions would occur.

As the first modules were up and running effectively, helping employees in their mundane activities, time came for the most sensitive part - the commission processing and advisers' remuneration calculation.

Commission reconciliation presented a major challenge not only from the volume perspective. As advisers' commission rates do not directly reflect contracts with insurance providers and Consultia has their own very specific remuneration scheme, a complex processing system had to be put in place. Tower has to first check the data coming from insurers against all possible accounting errors and then consolidate it for further processing based on the advisers' contracts. As the company needs to constantly re-align its commission rates and principles, a simulation module was built. Management users can create fictional rates and contract principles, and run a commission reconciliation simulation on historical or hypothetical data.

"Commission reconciliation process was taking weeks, it was very error prone and difficult to manage. After Tower introduction, it takes days, it's easy to detect Insurance Providers' errors and quickly find and check commission data as advisers file complaints. The most important thing is that it's built precisely around our procedures & needs. If we find a way to do something differently to save time or even move a button from one window to another, the Hive Software team promptly introduces all the necessary changes." says Piotr Nowakowski, responsible for the Commission Reconciliation Process.

Another area addressed by Tower was advisor training and certification. With more than 1000 people able to sell insurance products, handling the process of training and authorization of each advisor to sell products of more than 20 Insurers was a major challenge. The amount of paper work and communication that the back office was handling to oversee each advisor's authorization path required a comprehensive IT tool. A module was built specifically to address the Consultia's way to manage this process.

"Thanks to Tower's handling of the advisors' certification and authorization process I finally know what the back office is really doing - which tasks are taking too long, what is the general throughput and at what stages most issues arise. As the process became manageable and transparent we finally identified and addressed a number of bottlenecks." says Bohdan Kopeć, Managing Director. "We can now dedicate more time to other, more creative tasks" he adds.

Another key task is providing a centralized tool for advisers for checking their customer's policies' status without the need to log into each of the 22 product providers websites. The system is constantly updated with Insurance Providers data, promptly alerting advisers of any problems with a customer's policy issuing or overdue premium payments.

Hive Software's work with Consultia on the Tower system will never actually end as the company constantly re aligns its operations to a changing business landscape. Existing functionalities are enriched or redesigned and new modules are being introduced. There is an ongoing consultancy work on the Hive software part aiming at getting the most out of Tower.

"Hive software provides us the core tool to run our business. Their team demonstrated outstanding skills in understanding and optimising our activities. We look forward to work with them as our business evolves and new challenges arise" – Bohdan Kopeć.