



Voogd&Voogd

## Case Study

*Voogd & Voogd Uses InRule® for Responsiveness to Market Changes*

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*Sjaak Spiegels,  
 Software Development Manager*  
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## VOOGD & VOOGD

Voogd & Voogd occupies a unique position between insurance companies and insurance brokers. This central position provides them with a unique, 360° view of the market, and allows them to develop software products and services specifically for the insurance industry. Its customers include insurers, as well as brokers and other agents in the insurance business. Voogd & Voogd provides value to its customers by reducing costs and increasing efficiency down the process chain. The ultimate objective for Voogd & Voogd is to foster customer loyalty and satisfaction from its customers' customers.

Voogd & Voogd is growing rapidly and currently employs more than 260 staff. The organisation is headquartered in Middelharnis, The Netherlands. It also has branches in the centre of Rotterdam and in Roosendaal.

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## INRULE® AT VOOGD & VOOGD

Voogd & Voogd is working on a large modernisation project called Atlas that will transform the organisation's entire application landscape to a new, state-of-the-art architecture. Because of the nature of their business, an enterprise solution was rejected and a 'best-of-breed' component architecture was selected. InRule® was chosen because it is a component with a specific functionality—maintaining and executing rules. InRule gives Voogd & Voogd the opportunity to collect and define all the rules in a single place.

## CLAIMS DECISIONS

The first step in the project was rebuilding the claims decision support system, starting with extracting and redefining the business rules. After requirements definition, Voogd & Voogd began authoring the rules in InRule.

## NEXT STEPS

“Because of the good testing features in InRule, we could test the rule sets in isolation. Execution turned out to be very fast,” according to Sjaak Spiegels, software development manager. “Documentation was also very readable. We had no problems with the roll out.”

## PREMIUM CALCULATIONS

After completion of these first steps in the modernisation process, it was time to focus on the main functionality of Atlas: premium calculations. Voogd & Voogd already had PBP, a home-grown calculation engine adapted for their needs. Because PBP is deeply integrated in Voogd & Voogd’s software modules, InRule was placed behind PBP, using PBP as a proxy to InRule.

Due to the fact that Voogd & Voogd has several hundred types of premium calculations, it would take two to three years to rewrite all of them for the new system.

“Waiting three years is not acceptable so we made it possible to make hybrid calculations,” said Spiegels. PBP makes its own calculations but delegates other calculations to InRule. These two sets of calculations are then merged and returned to the clients. “InRule calculations are three times faster, and when we are able to skip the proxy it will be even better.”

The first stage was to deploy the premium calculation for mopeds to the production environment. Because of the proxy solution Voogd & Voogd can incrementally deploy premium calculations with ease. Subsequent stages will include rewriting all of the rules for use in InRule.

Spiegels added, “I see great benefits of moving the insurance acceptances rules to InRule, including providing us with greater transparency and configurability.”

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