

WESLEYAN

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CASE STUDY

Wesleyan Reduces CRM Data Cleanse Time by 96% with InRule®

“InRule has been able to help in ways that were never anticipated. The flexibility of what we’ve been able to do with InRule has helped us fix multiple problems.”

Gregg Schofield
*Rules Engine Product Owner,
Wesleyan*

Established in 1841, **Wesleyan Assurance Society** is a UK-based organization that offers personal and commercial insurance and financial services to its members. It has a segmented approach, delivering tailored financial advice and products to medical professionals, teachers and lawyers.

CHALLENGE

Wesleyan’s legacy financial planning system had a number of manual processes and presented myriad challenges when the time came to update it. The legacy system included back-end office solutions, largely decentralized data, and third party point of sale system, all of which worked together to allow Wesleyan financial services representatives to give guidance and provide superior customer service.

With the original system, representatives would collect and log client details—banking balances, debts, assets, marital status, employment, number of children in a household—in the legacy point of sale system, whilst using a number of Excel spreadsheets to analyze this information, determine a solution, and then present the solution to the customer. This process was slow and time-consuming as it depended on aging technology and business rules and calculations that were hard-coded into the application.

Additionally, Wesleyan also used Lifegraphs, a hand-drawn tool which demonstrates future financial scenarios for clients. Wesleyan desired to modernize and automate this graphic to save time and provide additional value to its clients.

Wesleyan wanted to go beyond modernizing their legacy system and speed up the sales cycle. The organization also wanted to empower its business units to quickly make changes and additions to the business rules without having to involve IT. Allowing the person who understands the business best to make the changes optimizes the sales process, reduces friction and lowers the likelihood of errors or omissions.

PROJECT OVERVIEW

For Wesleyan to accomplish these goals, the organization needed to deploy a centralized system that could automate its processes and calculations, while also empowering non-technical users to make changes to business rules.

The Wesleyan team carefully considered the depth and breadth of requirements for the project. The new system had to integrate with Wesleyan's new CRM and point of sale system, built on Microsoft Dynamics CRM, process data from several other back-end office solutions and run inside of Microsoft Azure. Additionally, the system needed to process millions of data points and thousands of business rules within seconds, and allow rule changes to be made quickly, outside of application code.

After much internal deliberation, the Wesleyan team determined that a business rules management system (BRMS) would meet their requirements and help them achieve their goals for the new financial planning system.

SOLUTION

Wesleyan chose InRule® as their BRMS provider to build out business rules that promote regulatory compliance, automate calculations (such as future valuation projections of products and assets) and automate reporting. InRule also seamlessly integrates with Wesleyan's Microsoft Dynamics instance, which has a two-way data sync with several other systems.

InRule's ability to integrate with Microsoft Dynamics proved to be a key to the success of the project. Wesleyan derived additional value from InRule in an unexpected way by cleansing data that had been either partially or incorrectly migrated from Wesleyan's old CRM system to the new instance. Once the data was migrated to Wesleyan's new CRM, InRule was used to populate missing data fields, change ownership of records and cleanse the data on the back end. By migrating and cleansing the data at this stage, Wesleyan was able to prevent incorrect calculations and errors later in the process.

Once the legacy CRM data was migrated and cleansed, Wesleyan created four key types of business rules. The first type, fact find rules, interrogate the CRM database to identify mandatory fields that must be populated by the sales representative.

The second set of business rules, which is comprised of roughly 700 rules, automates customer letter creation. The letters are crafted based on business rules that specify which paragraphs should be present in each letter. Highly customized letters are crafted and sent based on each customer's specific situation and agreement.

Calculations make up the third set of rules. The business rules take into account customer information and generate calculations such as how much money they have or need, cash flow, income-to-expenditure ratio, protection shortfalls and more.

The last set of business rules provide portfolio recommendations based on a variety of different customer goals. The Wesleyan financial planning system uses hundreds of lines of reference data and InRule's rules engine looks at the different possible outcomes, projects what product will give the best results based on each client's situation and goals, and calculates what the greatest return for each product will be. The system then generates a quote request, which integrates with back-end systems that gives Wesleyan's financial services representatives an image of a complete portfolio of products in the quote. In total, InRule logic moves through about two million steps to get to final quote.

Finally, InRule was able to automate the business calculations and produce several hypothetical life event scenarios for its Lifegraphs. With the help of a back-end system, InRule was able to produce new Lifegraphs for its clients in stunning, full-color.



Wesleyan was able to integrate multiple systems and build out these sets of business rules through the help of InRule’s ROAD (Rule Oriented Application Development) professional services team. The ROAD team also educated the Wesleyan business analysts how to discover and author complex business logic. This hand-in-hand engagement helped Wesleyan fully develop and understand their own solution for the greatest possible ROI.

RESULTS

Since launching the new financial planning system powered by InRule, Wesleyan has optimized their sales process and put business users in control of the rules, freeing up IT to focus on more strategic initiatives. Additionally, integration between the systems drives ROI and simplifies processes.

In addition, Wesleyan received additional benefits from InRule that were not originally anticipated, such as cleansing CRM data. Data errors in the Wesleyan system can now be corrected and pushed live in one day, as opposed to the four to six weeks corrections would take with the old system. Lastly, corrections can be made and deployed in the background without disrupting the speed of business.

Wesleyan now has an end-to-end advice process for financial consultants, automating and optimizing the customer journey, while minimizing the likelihood of errors. The final product is comprised of over 40 rule sets totaling thousands of business rules and serving a more than 300 users on a daily basis. Wesleyan estimates that an individual user fires a business rule about every 30 seconds.

Moving forward, Wesleyan plans to grow its use of InRule to provide superior customer service on its web site through an enterprise solution, a digital platform and more.

This organization is one of hundreds of successful InRule User Community Members. Learn more about how InRule saves its customers an average of \$1,485,150 and why 95% would recommend us to a colleague. Visit <https://www.inrule.com/resource/value-of-inrule>.