



### Business challenge

Wanting to maintain its leadership position in the insurance industry, Anadolu Anonim Türk Insurance Company was looking to better understand the needs and behavior of its customers.

### Transformation

Hoping to better align with the expectations and needs of its customers, Anadolu Insurance joined with IBM Business Partner AIMS Analytical Information Management Solutions to deploy a comprehensive customer modeling and analytics platform—named “360° Analytical Vision” and backed by IBM® SPSS® technology under an IBM Embedded Solution Agreement.

### Results

**25% - 30% revenue boost**

for 2020 through more successful product recommendations

**54% retention**

of customers with a high churn risk

**Boosts customer satisfaction**

by better aligning product lines with consumer wants

# Anadolu Anonim Türk Insurance Company

## How an insurance company is giving its customers what they actually want

Established in 1925, [Anadolu Insurance](#) (external link) was the first national insurance company founded in Turkey. Today, the business offers a broad array of insurance coverage—fire, transportation, personal accident, engineering, agricultural, legal, health and credit—catering to a range of consumers and businesses. Anadolu Insurance is headquartered in Istanbul, Turkey, and it employs roughly 2,500 professional agents across the country.

**“[N]ow we’re a customer-driven company. We’re led by our customers, which lets us give them exactly what they want and need.”**

—Deren Koçdemir, Marketing and Customer Management Executive, Anadolu Anonim Türk Insurance Company



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## Need to know

Giving your customers what they want is the hallmark of any good business. But a truly great, a truly innovative business is one that can deliver what customers want to them before they even realize they wanted it.

As one of the largest insurance companies in Turkey, Anadolu Insurance was wanting to strengthen its leadership position by developing a business strategy for identifying and managing the potential value of current customers, while also determining which customers it needed to focus on in both individual segment and commercial segment. And, to make this work, the business needed to become an AI-driven and customer-oriented company.

“We wanted to better understand our customers’ needs,” explains Deren Koçdemir, Marketing and Customer Management Executive at Anadolu Insurance. “The insurance industry in Turkey is very competitive, and there are several companies out there that are looking to take our customers away from us. To prevent that, we need to offer them products that they actually want—that they actually need.”

It was crucial for the business to know which customer would most likely want which insurance products

and from which channels—digital, agent, broker—they would be willing to get related offers. But as it worked to better accommodate the unique needs of its customers, Anadolu Insurance was struggling to find an analytics solution that accommodated its own unique needs.

## Customer focused, customer forward

Anadolu Insurance chose to work with IBM Business Partner AIMS Analytical Information Management Solutions to map out its business needs and overall requirements to an actionable analytics road map. And working together the AIMS staff along with the Anadolu Insurance analytics team developed an analytic data model calculated from existing customer data pools, standardizing this information so that it could be more useful in analytics efforts. And subsequently, the joint teams used the AIMS 360°Analytical Vision solution to create a series of comprehensive models for analyzing customer value, customer behavior, sales potential, propensity to buy and customer retention.

“360°Analytical Vision gives Anadolu Insurance a total view of their customers,” elaborates Doruk Oguz, Professional Services Manager at

AIMS. “What is the customer’s expectation? What is their need? What is their behavior?”

“And by analyzing these various factors, the AI functionality of the 360°Analytical Vision platform can predict how likely a given customer might respond to a competing offer from a competitor, or what other Anadolu Insurance products they might be inclined to purchase,” adds Yılmaz Meral, Business Analytic Team Leader at AIMS.

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—Deren Koçdemir, Marketing and Customer Management Executive, Anadolu Anonim Türk Insurance Company

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“It can vary by customer segment or industry,” continues Meral. “For car insurance, we have to look at the customer’s age, or what model of car they own, how many accidents they have been in, what is their current policy cost. And we learn something new with each model, which the AI can use to make better predictions in the future.”

“The 360°Analytical Vision solution offers us a lot of great insight,” notes Deren Koçdemir. “We know which of our customers need which specific insurance products and from which of our sales channels—digital, agent, broker—they are willing to get offers. And that applies to individuals, businesses or entire customer segments.”

SPSS Modeler serves as the heart of the new solution, supporting data preparation, predictive analytics and model management tasks. And to make the findings of these models more easily digestible, 360°Analytical Vision relies on the customizable dashboards and reporting of the IBM software, which it delivers as part of its 360°Analytical Vision offering under an IBM Embedded Solution Agreement (ESA).

“We signed the ESA four years ago,” recalls Dr. Tülin Güzel, General Manager at AIMS. “We don’t offer products to our customers. We offer a methodology, a solution. The main value we deliver is our know-how. We understand what is going on in several industries, and we know how to apply that knowledge to meet our customers’ needs. But when you start to talk about products, your customers start to compare product to product. The ESA lets us avoid these product conversations and focus on the whole solution.”

## Better models yield better service

With an analytics solution that works continuously, Anadolu Insurance has revolutionized how it interacts with its customers.

“We know who they are and what they want,” comments Deren Koçdemir. “Working with AIMS has let us increase our product recommendation success. And we met our primary goal of reducing customer churn. We couldn’t have imagined a better outcome.”

In fact, Anadolu Insurance reports that better targeted product recommendations have helped it to drive a 25% - 30% revenue boost over the course of 2020. And according to internal reporting conducted in December of that year, the business estimates that it is recapturing or retaining roughly 54% of customers that it had assessed at a high risk for churn.

At the same time, the insight delivered thanks to the SPSS Modeler software has empowered Anadolu Insurance to rethink its offerings strategy. Individual

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departments can now develop and cultivate new offerings for specific customer segments that are likely to offer higher profit margins. And this new approach helps to further increase overall revenues and customer satisfaction.

Or as Deren Koçdemir explains it: “Before this project, we were doing lots of manual analysis and processes to be a customer driven company. We were offering a large set of insurance products to customers. But now we’re a customer-driven company. We’re led by our customers, which lets us give them exactly what they want and need.”

### Solution component

- IBM SPSS® Modeler

#### Take the next step

To learn more about the IBM solution featured in this story, please contact your IBM representative or IBM Business Partner.

#### About AIMS Analytical Information Management Solutions

IBM Business Partner [AIMS](#) (external link) specializes in delivering solutions and services focused on big data analytics and AI—offerings that are used by more than 400 companies across 15 industries. The organization, founded in 2000, maintains offices in Istanbul and Ankara, Turkey.

To learn more about its analytics solutions and what AIMS Analytical Information Management Solutions can do for you, please visit: [AIMS](#)

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