



## Customer reference

# BGV uses Blue Yonder to determine risk of contract termination and to offer each customer the right premium

*“Given a multitude of factors, Blue Yonder reliably reveals relationships for clearly-defined target groups. We were among the first to consider vehicle age at time of purchase as criteria for our premium design. In the meantime, the predictive analytics software has identified other characteristics that are important for pricing. Now, we can offer customized premiums.”*

Heinz Ohnmacht, Vorstandsvorsitzender BGV / Badische Versicherungen

### The challenge

When it comes to automobile insurance, BGV has millions of data records. To design premiums optimally, BGV uses Blue Yonder's self-learning predictive analytics software to analyze its records.

**blue yonder**

Forward looking. Forward thinking.

## The project

Since 2008, BGV has analyzed all of its customer data in the automobile branch with Blue Yonder in order to create custom-tailored premiums for each customer. In addition, in conjunction with proactive customer management, the predictive analytics software determines the risk of individual insured parties terminating their policies.

## The results

Overall, BGV has an extensive, differentiated picture of its customer structure. This, in turn, is used to offer a broad spectrum of individual premiums. It determines the right price for each customer and remains profitable even in case of loss.

## The benefits

The complete view and future behavior of the individual customer has led to improvements in various areas at BGV:

### Individual premiums

The risks associated with particular target groups are assessed realistically and flow into the evaluation of the attractiveness of individual customer groups. On this basis, BGV can offer individual premiums and is very competitive on the price-driven automobile insurance market.

### Risk of contract termination

Blue Yonder precisely reveals the likelihood of contract termination down to the policy number. Customers who are considering making a change are identified early on and can be addressed with individual marketing measures. This has shown to increase customer loyalty at BGV.

### Loss forecast

BGV recognizes the loss factor precisely and incorporates this knowledge into its corporate strategy. The Blue Yonder forecasts, therefore, make an outstanding contribution to risk management.

Do you want to improve the quality of your customer analyses?

Talk to us!

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Software for data analysis and accurate forecasting

## About Blue Yonder

Blue Yonder is a leading provider in the fields of forecasting and data pattern recognition or 'predictive analytics' for short. Thus, valuable insights for company control can be gained from Big Data. Precise trends and developments can be predicted in real time using cloud-based technology. Companies use Blue Yonder solutions to great effect for purchasing, marketing, material planning, sales, and production control.

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