

## Tapping into the Power of Connected Data: Enhancing Customer Experience While Improving Productivity



Empire Life, one of the top ten life insurance companies in Canada, replaced their legacy master data management system (MDM) with the cloud-native Reltio platform. Not only have they reduced ongoing infrastructure costs, but they have also improved the customer service and overall experience, while increasing productivity and efficiency for both IT and customer service teams.

**Founded**  
1923 in Toronto

**Head Office**  
Kingston, Ontario (since 1936)

**\$19 billion (CAD)**  
in assets

**341,000**  
individual customers

**252,000**  
group life and health  
plan members

**Voted Top Life & Health Insurer**  
in Canada in 2019, 2018,  
and 2016 by the Insurance  
Business Awards

**Ranked among Canada's  
Top Employers**  
by Forbes in 2020 and 2019

### Meet Empire Life

Empire Life is a proud Canadian company that has been in business since 1923. As one of the top 10 life insurance companies in Canada, they offer a full range of financial products and services to meet customer needs. These include life insurance, critical illness coverage, investment options, and employee benefit plans, as well as mutual funds offered through their wholly-owned subsidiary Empire Life Investments Inc. Empire Life has developed a reputation for integrity, sound financial and fund management, personalized service, and industry-leading technology. Their mission? To make it simple, fast, and easy for Canadians to build wealth, generate income, and achieve financial security for their families.

Empire Life pioneered the online sales insurance application process with their Fast & Full® process, now extended to investments as well. After five years, Fast & Full is still recognized as a leading sales process among insurance carriers within Canada. No surprise for a company that prides itself on their use of technology.

In mid-2020, when everything was shut down due to COVID-19, Empire Life moved 95% of their employee base to remote technology within a couple days. Their infrastructure was already in place and they became one of the few carriers in Canada able to execute non-face-to-face life insurance and investment sales from beginning to end—across their entire suite of products. This enabled them to keep the sales pipeline flowing and achieve strong sales results, while taking care of their customers and prospects during difficult times.

### Challenges

Empire Life adopted their cloud-first approach with hopes of reducing the time spent managing their infrastructure, better managing related costs, and simplifying in-house development. At the same time, they wanted to make things easier for their customers and make their customer service representatives more productive. They were convinced a cloud-native SaaS solution could make a positive impact on customer satisfaction while lowering TCO as they decommissioned their legacy MDM and related hardware.

After their MDM solution upgrade with their legacy vendor, they wanted a different approach that suited their business strategy. Their legacy MDM on-premise system was static. Empire Life wanted regular feature enhancements, but not at the cost of doing cumbersome upgrades.

Not only was their legacy MDM upgrade painful, but the overall relationship with their vendor was very passive and solely driven by sales. Empire Life wanted a closer relationship with their MDM vendor and better guidance about how best to use the technology to increase the value of their data.

In a highly regulated industry, Empire Life needed to prioritize their data security and privacy needs. So as they considered their move to the cloud, their internal business case would not only need to address executive concerns about TCO, but also infosec, Canadian residency of potential cloud vendors, and compliance with Canada Anti-Spam Legislation (CASL).

## Why Reltio

Empire Life was initially attracted to Reltio by the benefits of a cloud-native, fully-managed SaaS solution: lower infrastructure costs, regular product enhancements without upgrades, agility, and high availability. And they recognized the potential of leveraging Reltio's API architecture and microservices to streamline their development and integration projects.

They were already using Google Cloud Platform (GCP)—their in-house digital development was almost exclusively in the GCP environment—and they were already comfortable with the GCP infrastructure and its security and privacy capabilities. Their development was based in their Montreal data center, which addressed their requirement to locate their data in Canada. So the fact that Reltio ran on GCP made that aspect of vendor qualification a no-brainer.

Empire Life was impressed by the activity log available in Reltio's dashboard, which immediately caught the attention of their compliance and regulatory teams. One remarked, "We can see what everybody's done—it's right there and it's searchable. We won't have to come to IT to write complex queries to mine this data." So reducing the IT burden was also a major factor. In addition, they expected that they would be able to make changes in Reltio—including adding new data sources—more easily than before.

Their initial sales experience further propelled them towards Reltio. Matt Cook comments: "The sales experience was excellent from the beginning, with sales representatives all extremely knowledgeable about the product in the MDM space. They really listened and understood our goals and our challenges."

Empire Life also preferred the Reltio licensing model over that of their previous MDM vendor. The license was easier to understand and more advantageous from a cost perspective. Reltio offered a complete solution—no need to deal with a "bring your own database" license. And the Reltio license was based on a consolidated profile, which offered a significant advantage in the record counts used for their license entitlements.

**"Our relationship with Reltio is excellent. It's no exaggeration to say that in my 20 years in the insurance IT space, this is the best vendor relationship that I've been a party to.**

**– Matthew Cook**

Director, Enterprise Data Services,  
Empire Life

## Solution

- Replace a legacy, on-premises MDM solution with Reltio's SaaS MDM offering
- Eight back-office systems consolidated in Reltio, resulting in improved customer experience with Reltio at the heart of the customer portal
- Fuel 15 downstream applications with trusted data leveraging APIs or file-based integrations

## Benefits

- Enhanced customer experience
- Merging on-the-fly allows for changes to be immediately available for customers
- Increased first-call resolution of customer issues by ~60%
- Improved productivity of IT and customer service representatives with intuitive UI
- Reduced suspect match pool by 60%, improving data quality
- Configuration changes can be completed in a few days vs. weeks
- 10-30% faster data retrieval via API calls vs. previous SQL statements
- More business user involvement and discovery of new use cases

## Solution

Empire Life is using Reltio Connected Data Platform with the Account 360 solution accelerator, which includes a data model for B2B business processes. They use it to master data for their life and health insurance policyholders and related parties, as well as brokers and advisors they sell through.

They have now connected 8 systems contributing data to Reltio, where the data is cleansed, transformed, and enriched. It is then made available to more than 15 downstream systems. So the same reliable, trusted data is readily available to those who need it—customers, customer service representatives, their sales channel, marketing, and more.

Their retail customer portal accesses data within Reltio to enable insurance or investment customers to see their policy details and transaction history. Reltio is in the center of all data displayed in the customer portal from the registration and login process to accessing the customer's product and portfolio holdings.

"It's all coming through Reltio via the native APIs that are part of the Reltio platform," comments Matt Cook, "so we've had to do very little in terms of custom solutioning to provide access to that data. After some initial training on the use of Reltio API calls, our web developers are now able to quickly and easily incorporate the APIs with very little consultation from the MDM team."

As Empire Life had expected, Reltio has made life easier for their customer service representatives. Using the contextual user interface designed for business users, representatives could now see color-coded crosswalks (i.e., paths between data sources) that enable them to identify process issues with how data was managed in source systems before it came to Reltio. It has helped them more quickly triage and resolve customer inquiries, often without assistance from IT.

As one of their first data management cloud vendors, Reltio paved the way for Empire Life to move more analytical workloads to the Cloud. The Reltio partner ecosystem serves as a connected network of vendors Empire Life can leverage as needed. In fact, they use Loqate, also a Reltio partner, for Canadian address cleansing within Reltio and for type-ahead address verification in their online portal applications.

## Results

**Improved customer experience and customer service productivity:** Empire Life can now tap into the full power of their data to deliver a better customer experience. Their customers can now do anything they need to do online using trusted, connected data without facing data quality related troubles. And customer service representatives can be more responsive with customer data at their fingertips, allowing them to better triage and resolve customer problems. Access to accurate, timely data has increased their first-call resolution rate over what it had been using their legacy MDM software. So this is a double win—happier customers and a more productive customer service team.

**Increased data and data pipeline quality:** Throughout the implementation process and beyond, Empire Life has seen the performance and stability of their data pipeline improve. Matt further explains: "We simplified the data model considerably over what we had with our legacy MDM, which has improved the quality of our data pipeline getting data into Reltio. Therefore, there isn't a requirement for us to do as much production support, troubleshooting, and triaging." In addition, after the migration from the legacy MDM solution, the overall data quality improved, fueling downstream systems with reliable data.

**Higher IT team productivity:** By minimizing time the IT team spends supporting customer service representatives and other business users, IT has been able to focus on more value-add activities. Activity logs for entities and relationships make investigation and troubleshooting much easier. And merging/unmerging is also much easier without having to manually resolve the integrity across business objects.

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– Matthew Cook

Reltio provides regular, automated enhancements with zero downtime, as opposed to risky and expensive periodic upgrades that on-premises solutions require. In addition, data load processing has been consistently better by more than 1 hour. So the IT team further increases productivity after the initial implementation while keeping costs down. The IT time saved has enabled them to focus on business-driven initiatives and investigating enhanced features delivered by Reltio—all with an eye to getting more value from their data to improve the business.

**Easier and broader access to trusted data:** With a contextual, friendly user interface, Reltio has made their master data management easier and more available to business users. “The user interface has been a significant part of how Reltio has been delivering business value to our customer service representatives,” Matt adds. “It’s very easy and intuitive compared to our legacy MDM, and we’ve had lots of very positive feedback on the user experience of navigating through Reltio.”

**New use cases for innovation:** As successes mount, their executive management team has developed a better understanding of MDM and what it can do for them. That, in turn, has increased business user awareness and has led to discovery of new use cases for Reltio. “The business is starting to incorporate Reltio into their lexicon on a daily basis, and that has been key for me to hear,” Matt remarks. “The business is thinking about Reltio as a solution to customer data problems as opposed to MDM being a purely IT-driven platform, which was the case with the legacy MDM system.”

## What’s Next

There is more on the horizon for Empire Life and Reltio after they complete the last of their system migrations and formally sunset their legacy MDM platform. They plan to investigate Reltio MatchIQ, which uses machine learning (ML) to power an end-to-end match-and-merge process, hoping that it will prove more efficient than their current user-defined matching rules.

Empire Life also plans to expand their use of consent management features in the Reltio platform. Currently in use for some customer preferences, they plan to use it to capture consent information to help simplify compliance with the Canadian Anti-Spam legislation (CASL).

They are also interested in Reltio Integration Hub and are planning an operational proof of concept to explore its capabilities. They hope to improve Reltio integration with downstream systems of engagement such as Dynamic CRM, for example.

“The Reltio Community Portal has been a great resource for us, we’ve been taking advantage of the webinars and user forums to keep up to date with enhancements and seeking assistance from other Reltio customers. We’ve been able to resolve several challenges with suggestions from fellow community members.”

– Matthew Cook



Google Cloud  
Partner

## WHY RELTIO

We believe data should fuel your success, not hold you back. Our first-of-its-kind, master data management SaaS offering unifies and cleanses multi-source, complex core data into a single source of trusted information— in real time. Agile to fit any company’s needs and flexes at will. Reltio Connected Data Platform helps you act on your data with confidence. And maximize your impact every day.

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