Case Study:

Linking the zen Platform to a Host System

The Europäische Reiseversicherung AG is the market leader for travel insurance in Germany and has been selling travel insurance for more than 80 years. With a sales volume of EUR 385 million in 2002 and 740 employees across Europe, the Europäische Reiseversicherung stakes its claim to being the quality leader among Germany's travel insurers. One of its strategic goals is attaining innovation leadership in e-commerce.

Marketing insurance policies via the host-based computer reservation systems (CRS) of various suppliers is the most important sales channel of the Europäische Reiseversicherung. Up to today, the product logic and insurance rates were managed by the CRS suppliers. Product modifications had to be carried out by each individual CRS supplier independently in a very cost-intensive and time-consuming manner. Using the zen Platform for CRS sales, the Europäische Reiseversicherung is now able to manage its product logic and rates internally and respond to market requirements in a timely manner.

Starting Point

Selling insurance via host-based reservation systems (CRS) is the most important sales channel of the Europäische Reiseversicherung. CRS suppliers such as Amadeus (Start) or DCS (Sabre/Merlin) operate those systems centrally. CRS does not only offer the possibility to book or reserve flights, hotels and rental cars, but also to sell travel insurance. Up to now the necessary product logic and insurance rates were stored or implemented on the supplier's host system. Time-consuming and costly changes in the product portfolio or adjustments of insurance rates therefore had to be carried out on the host computers of the respective CRS suppliers.

Objectives

The idea was to reduce the dependence on CRS suppliers and to keep the product logic and the rates system in-house. The advantages of this approach are:

- All necessary changes can be carried out independently by employees of the Europäische Reiseversicherung, rather than having them implemented with great delay and negative impact on costs by each CRS supplier on his host.

- The product and marketing logic of online sales and CRS sales can be standardized and shared.

Since the Europäische Reiseversicherung had already successfully launched its online marketing system using the zen Platform, the traditional CRS sales channel via travel agencies was to be integrated on the zen Platform in the following manner:

As usual the employee in the travel agency enters the booking of a travel insurance into a terminal from where it is sent to the host of a CRS supplier. However, the host does not process the entry itself, but transmits it to the zen Platform at Europäische Reiseversicherung. The zen Platform processes the entry and returns a confirmation to the host. This confirmation can then be viewed on the terminal. For the employee in the travel agency this process is completely transparent.

Compared with the online sales process, CRS sales generate a lot more hits on the system. Therefore CRS sales also make greater demands on the response time and availability of the system.

Solution

The connection of CRS suppliers to the zen Platform was realized as a web service. Since the zen Platform has a native XML front-end, the web service interface can be directly mapped to the hierarchical data model of the zen application.

This is how the CRS supplier DCS (Sabre/Merlin) was successfully connected to the zen Platform with comparatively little implementation effort. In the meantime this connection has already gone live. Based on the positive experience, the connection to other CRS suppliers (e.g. Amadeus (Start)) has already been brought under way.

The zen Platform easily meets the great demands on response behaviour and availability; in order to do this, the platform operates on a cluster of application servers. Due to the zen Platform's scalability, application programmers do not need to concern themselves with the technical details of the system.

- Depending on the number of requests, you can add or remove additional nodes from the cluster.

- Efficient session replication enables you to keep up operations without loss of data even if one of the nodes fails.

- You can carry out software updates without downtime.

With the CRS sales, the IT staff of the Europäische Reiseversicherung was able to independently transfer a central business critical process to the zen Platform, thus fully returning the control over product logic and insurances rates to Europäische Reiseversicherung. Changes in products and rates can now be implemented by the company's own employees without causing delays and additional costs.

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