



Powering Real-Time Insurance Pricing at Scale

Delivering real-time pricing intelligence with Rocket® Vertica®

COMPANY OVERVIEW

A leading European insurance provider operating across multiple markets, the organization employs thousands of staff and serves customers through an extensive distribution network.

CHALLENGE

Meeting the demands of real-time insurance pricing

The organization's pricing department carried critical responsibilities: updating and verifying customer data, performing segmentation analysis across micro and macro scales, and managing both ongoing and ad hoc reporting. Speed and data quality were fundamental to everything it did.

CHALLENGE

Performance limitations prevented the team from analyzing data at the speed and scale required to deliver real-time, personalized insurance pricing.

Competitive pressure in the insurance market had intensified significantly. Personalized offers required the ability to analyze large volumes of data in real time, factoring in thousands of variables across a narrow time window, because yesterday's price might not have reflected current market conditions. Customer parameters such as age, risk profile, and prevailing market dynamics all needed to inform each quote.

Advanced analytics and machine learning had become essential.

However, the organization's existing technology imposed significant performance constraints, limiting the team's ability to experiment, iterate, and automate. Traditional analytics tools were too slow and inflexible to handle the thousands of variables involved in real-time tariff decisions. The pricing models struggled to adapt prices based on current market conditions and customer demographics (e.g., age), impeding fast and personalized quote generation.

The team needed a solution that could support process automation, handle complex datasets at scale, and enable genuinely data-driven decision-making.





SOLUTION

Unlocking real-time pricing intelligence with Rocket® Vertica®

Following an extensive proof-of-concept process, in which multiple solutions were evaluated across speed, data volume support, and automation capability, the organization selected Rocket Vertica as the platform best suited to its needs.

Rocket Vertica is optimized for query performance, enabling lightning-fast data retrieval and execution across large, complex datasets. Its in-database machine learning and AI capabilities enable real-time predictive analytics to run directly within the database, eliminating the latency and complexity of moving data to an external environment. This made it well-suited for the pricing workflow, where models built within the platform feed directly into the insurance policy pricing process.

The implementation also created an opportunity to comprehensively review and streamline existing processes. File import workflows that had previously consumed hours of analyst time were replaced by near-real-time data ingestion. Rocket Vertica's projection capabilities removed the need for manual query optimization, freeing analysts to focus on generating insights rather than managing technical overhead. The result was a statistical environment capable of supporting both predefined reporting and dynamic ad hoc analysis - enabling faster, more confident decision-making.

SOLUTION

Rocket Vertica's in-database machine learning and high-speed query execution gave the team the analytical power to deliver real-time pricing at scale.

PRODUCT HIGHLIGHTS

Rocket® Vertica®

Key features

- High-performance analytics platform built for large-scale, complex data environments.
- In-database machine learning for predictive analytics without the need to move data.
- Dynamic ad hoc reporting for real-time, on-the-fly decision-making.

At a glance

- 25x improvement in query performance.
- Supports advanced risk segmentation and predictive pricing models.
- Enables faster, more autonomous analysis for data science teams.

RESULTS

Achieving faster insights and measurable business impact

The impact of implementing Rocket Vertica was immediate and measurable. Query performance improved 25 times over compared to the organization's previous solution, fundamentally changing how the analytics team works. Analysts can now verify more hypotheses in less time, running experiments and drawing conclusions at a scale that was previously impossible.

The advanced analytics capabilities enabled the team to more accurately identify potentially higher-risk policyholders. Since deployment,

insurance claims frequency has reduced by five percent - a significant figure across a portfolio of this size, translating into substantial cost savings. The organization achieved a full return on investment within a year.

Dynamic on-demand reporting has also changed the pace of internal decision-making. Reports can now be modified on the fly during meetings, enabling leadership to act on live insights rather than waiting for post-meeting analysis. The overall result is a more agile, data-confident pricing function with a stronger competitive position in an increasingly sophisticated market.



25x faster performance

Delivered 25x faster query performance, enabling real-time analysis and faster, more confident decision-making.



ROI achieved within a year

The combination of cost savings and operational efficiency gains delivered a full return on investment within 12 months of deployment.



Reduction in claims frequency

Advanced predictive analytics enabled more accurate risk segmentation, reducing insurance claims frequency across the full portfolio.



Enhanced analyst productivity

Automated query optimization and near-real-time data ingestion freed analysts to focus on insight generation rather than technical overhead.



Modernization. **Without Disruption.**™

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