

Customer

Reliance Mutual

Industry

Financial Services

Challenge

Manage massive volumes of data with a small IT team

Solution

Ingres Database

Benefits

Efficient migration, presentation, management, and manipulation of data

Minimal required maintenance

Agile, cost-effective in-house development

Reliance Mutual Relies on Ingres to Drive Growth

HIGHLIGHTS

To the casual observer, Reliance Mutual’s growth strategy might seem strange: eliminate its sales force, reduce its IT staff by two-thirds, and switch from selling its own policies to buying poorly performing policies from its former competitors. Strange, yes – but highly successful. Thanks to the ease of management and robust performance of Ingres Database, a leading open source database for business-critical applications, Reliance Mutual has achieved the administrative efficiency to extract unprecedented profitability from its portfolio. The result is a nearly seven-fold increase in assets, from £233 million in 2003 to £1.6 billion.

CHALLENGE

After nearly a century in business, United Kingdom-based life and pensions company Reliance Mutual undertook a fundamental shift in its business model in 2003. Rather than writing new policies, the company now buys poorly performing existing life and pensions policies from other insurers. Part of an aggressive strategy for growth, the success of the plan relies on the company’s ability to aggregate these disparate policies within a single, highly efficient administration system that can turn the previously unprofitable into a robust income generator.

The transition posed a two-fold challenge for Reliance Mutual’s IT department – to build and maintain a database capable of managing tremendous volumes of data, including migrating and integrating blocks of newly acquired policies – and to do so with a staff that had been dramatically reduced as part of a strategic review. Although the data operations team for the company’s legacy mainframe had recently numbered 30, explains IT Manager Adrian James, “The IT department went to just 10 as we moved to a thin client on desktops architecture running UNIX.”

SOLUTION

Almost the only constant during this period of major change – apart from James and a few other IT staff members – was the company’s choice of database technology. “It’s as true today as it has always been. Ingres is simply better at handling queries than any of its rivals,” he says.

Although happy with its selection of Ingres, Reliance Mutual did consider other options. The company examined Postgres as free source alternative to Ingres, but found both the formality of commercial software licensing and the proven technical and operational advantages of Ingres too compelling to leave behind.

“Because Ingres is so capable, we don’t limit the number of screens users can have open at any one time, so most will be running two or three simultaneously – such as policy inquiry, policy alteration, and client data. They are manipulating data within Ingres as well as simply querying it. Ingres elegantly deals with this challenge and we have no performance issues.”

Adrian James
IT Manager
Reliance Mutual

“Once we were satisfied Ingres could easily handle the new thin-client environment, we decided to stick with what we knew. We also felt Postgres needed too much input from us to get it to a level that we could safely use. It is a decision we have not regretted,” says James.

Results

Reliance Mutual’s Ingres-powered growth strategy has been a resounding success: since 2003, the company’s assets have increased from £233 million in 2003 to £1.6 billion.

Reliance Mutual’s Ingres database currently holds details for more than 200,000 in-force policies as well as auditing tables and other data such as regulatory information – roughly a terabyte in all. The task of managing this huge repository is complicated further each time the company acquires an additional block of policies. The newly-arrived data includes both in-force policies and records of expired policies, requiring a decision to be made about what is migrated to the central system and what must be archived to ensure regulatory compliance.

In spite of the scope of Reliance Mutual’s data operations, and the small size of its staff, Ingres has enabled James and his team to rise to the challenge – with no external assistance needed. The group carries out all their own development and support work with no consultants or contractors. No third-party applications run with the main data system, and even the development environment is a product of the in-house team.

While this approach might seem extreme, James says it’s the only way he and his colleagues can respond in a timely manner to the particular challenges of the business. Each time Reliance Mutual reaches an agreement

to take over an additional block of policies from another company, more client and policy data has to be migrated and integrated with the main system. “Having total in-house ownership of the software environment means we can completely control the pace of development and integration, rather than rely on third-party vendors doing things to their own timetable,” he says.

Routine housekeeping tasks such as modifying database tables are taken care of by a series of batch processes – written in-house – that run each night after business hours “If a problem occurs, it’s spotted by an application we wrote which immediately pages one of us,” explains James. “If there are no problems, we simply turn up for work the following day to find the work done. One of the reasons this process generally runs so smoothly and so quickly is that Ingres itself requires very little maintenance.”

Such pragmatism has also led to the main system being modular. Ingres 2.6 runs on three discrete sets of Solaris 2.7 back-end platforms – production, user-test and development. Not only does this give a greater degree of fault tolerance, but it enables development work and pre-service testing to be carried out without impacting ongoing business. All main system code is written in C with embedded SQL. The 100 or so staff with access to the main system do so through a windowing GUI provided by a Citrix presentation server.

“When you have multiple users creating serious loads on a system, you need to be sure you can control access and have efficient presentation of information or people start complaining loudly,” explains James. “Because Ingres is so capable, we don’t limit the number of screens users can have open at any one time, so most will be running two or three simultaneously

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The reliability of Ingres makes it possible for Reliance Mutual to continue its aggressive growth without worrying whether its back-end systems can keep up. New acquisitions mean busy times for the IT staff, but the Reliance Mutual central system remains stable and predictable. Meanwhile, James continues to explore the potential of ongoing Ingres innovation to deliver new benefits for its business.

About Ingres Corporation

Ingres Corporation is a leading provider of open source database management software and support services. Ingres powers customer success with the flexibility, cost savings, and innovation that are hallmarks of an open source deployment. Ingres supports its customers with a vibrant community and world class support, globally. Based in Redwood City, California, Ingres has major development, sales, and support centers throughout the world, and more than 10,000 customers in the United States and internationally. For more information, visit www.ingres.com.

Ingres Corporation
500 Arguello Street, Suite 200
Redwood City, California 94063
USA
Phone: +1.650.587.5500

Ingres Europe Limited
St. Martin's Place, 51 Bath Road
Slough, SL1 3UF
United Kingdom
Phone: +44 (0) 1753 559500

Ingres Germany GmbH
Ohmstrasse 12
63225 Langen
Germany
Phone: +49 (0) 6103.9881.0

Ingres France
7C Place Du Dôme
Immeuble Elysées La Défense
92056 Paris La Défense Cedex
France
Phone: +33 (0) 1.72.75.74.54

Ingres Australia
Level 8, Suite 1
616 St. Kilda Road
Melbourne, Victoria, 3168
Australia
Phone: +61 3 8530.1700

For more information, contact ingres@ingres.com

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