



Danica - Agreements On Time

Powered by Camunda

Danske Bank at a glance



**Personal
customers**

Established in

1871

**Leading
Nordic Bank**

Presence in

**10 countries
around the world**



**Business
customers**

Employees

~ 20,000

Customers

> 2,900,000

**Supporting
day-to-day banking,
financial decisions and
sustainable choices**



**Large
Corporates
& Institutions**

Lending & mortgages (DKK)

> 1,600bn

Deposits (DKK)

~ 1,100bn

Assets under management (DKK)

> 880bn*

Danica at a glance

"Your trusted partner in securing a sustainable and prosperous future"



Lee Kiew Seng
Head of Orchestration & Integration



Janus Kierkegaard
Head of Business Process Transformation

Danica Agreement On Time

Business rationale



It all starts with a pain (or a possibility)

Danica set sails on boosting sales on B2B especially on SME*

Customer behavior in this segment is different than on Large Customer. Especially on decision making for pension agreements, which drives average handling per agreement up. Customers have shorter time to decision which leads to increased inflow.

"Why does it take so long?!"

Customer Service Employees
allocated to B2B onboarding

11 FTE

Onboarding time New B2B
customer

>2 month

Expected inflow during

43%

Strategy periode
2025-2028

Expected B2B agreements

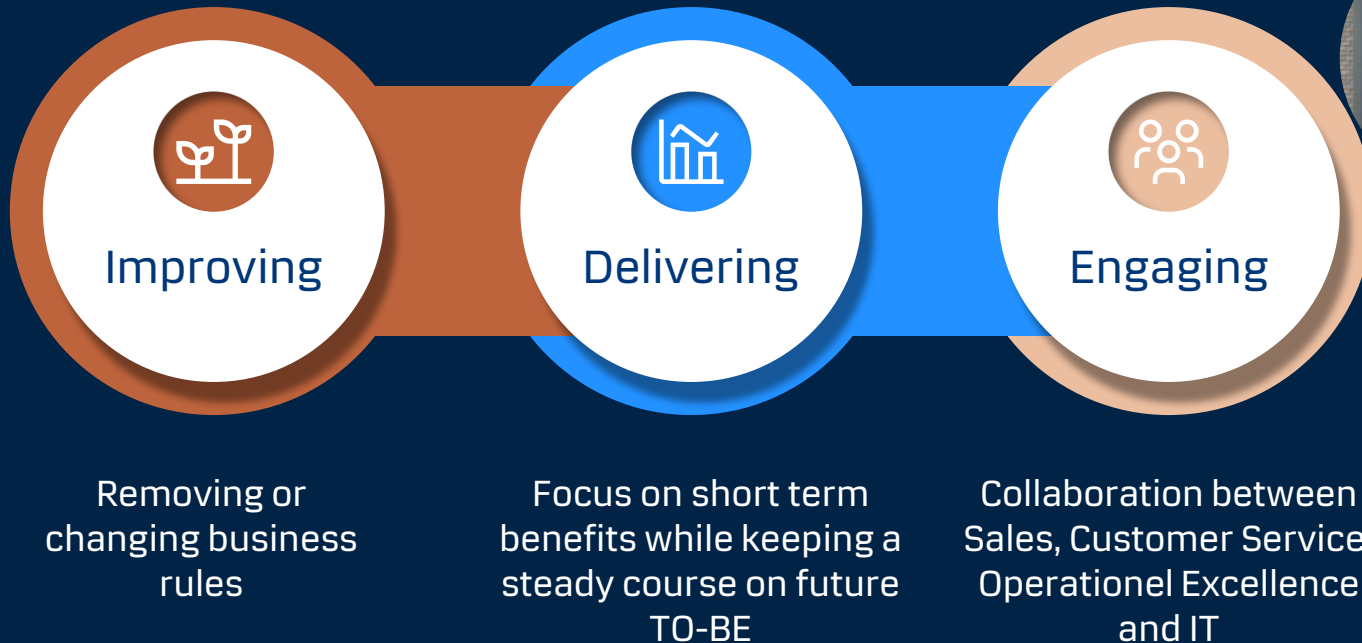
>1000

Strategy periode
2025-2028

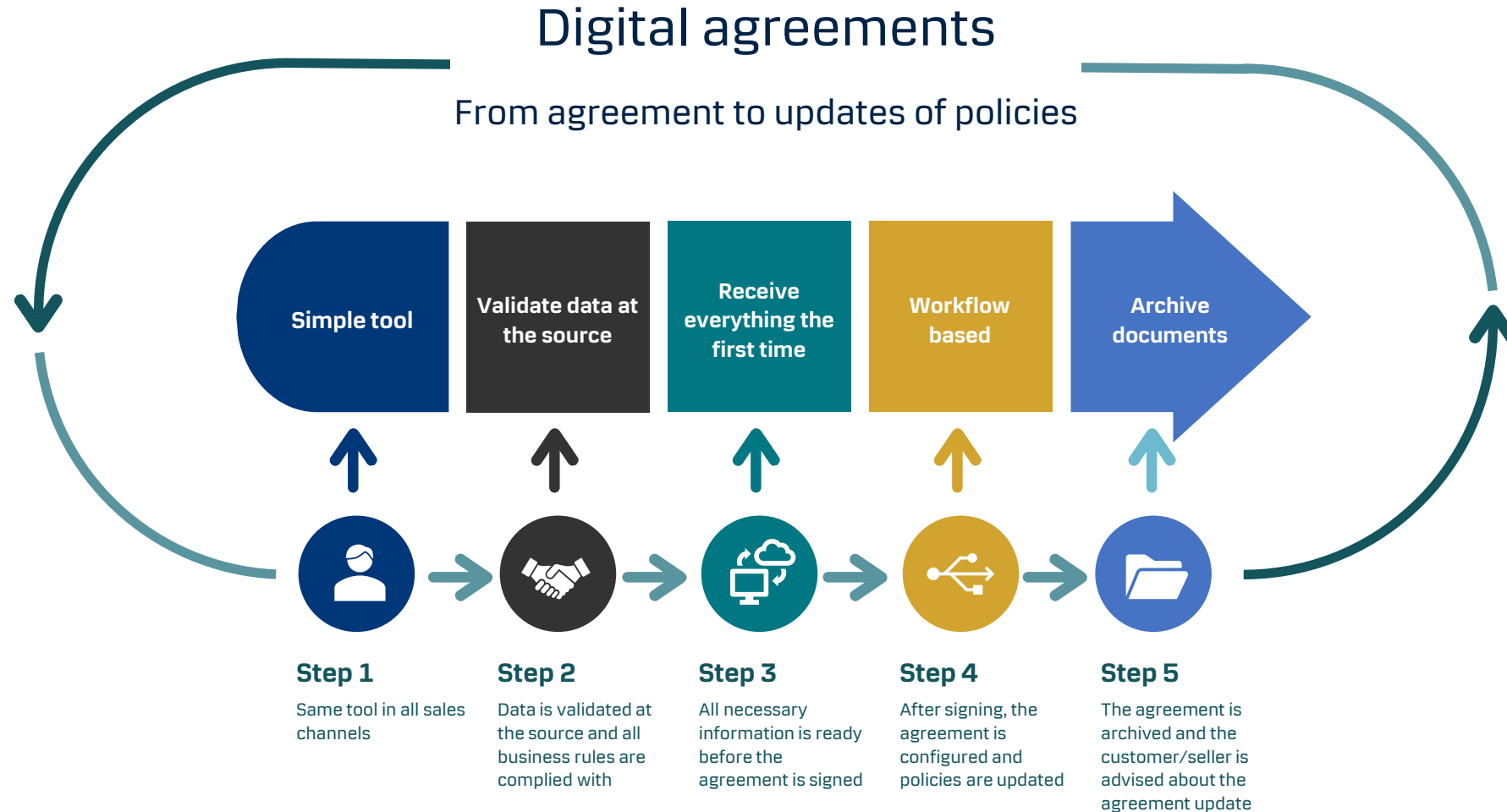
Agreement On Time Ways of working



Agreement On Time Ways of working



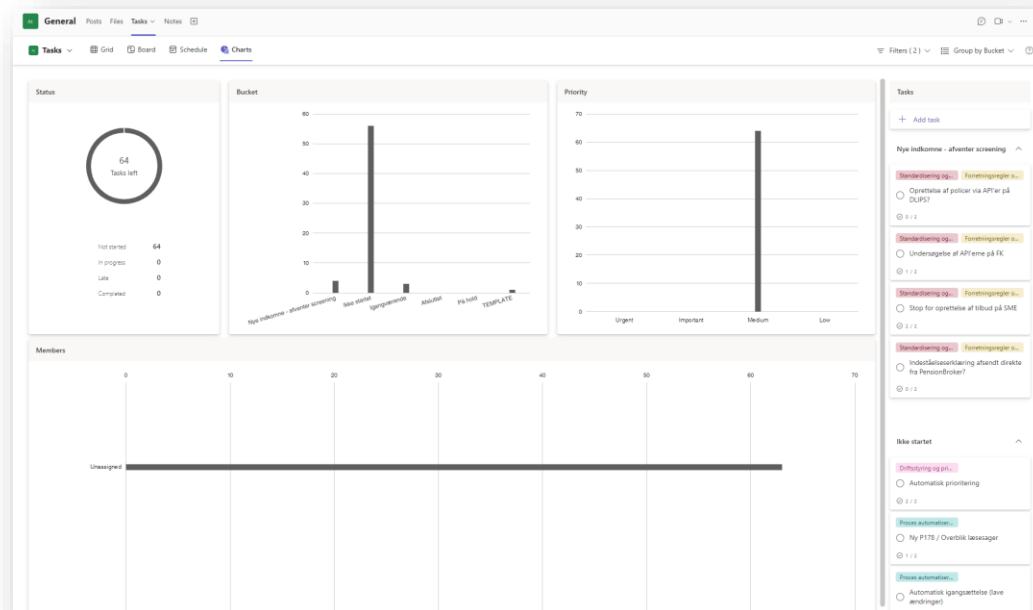
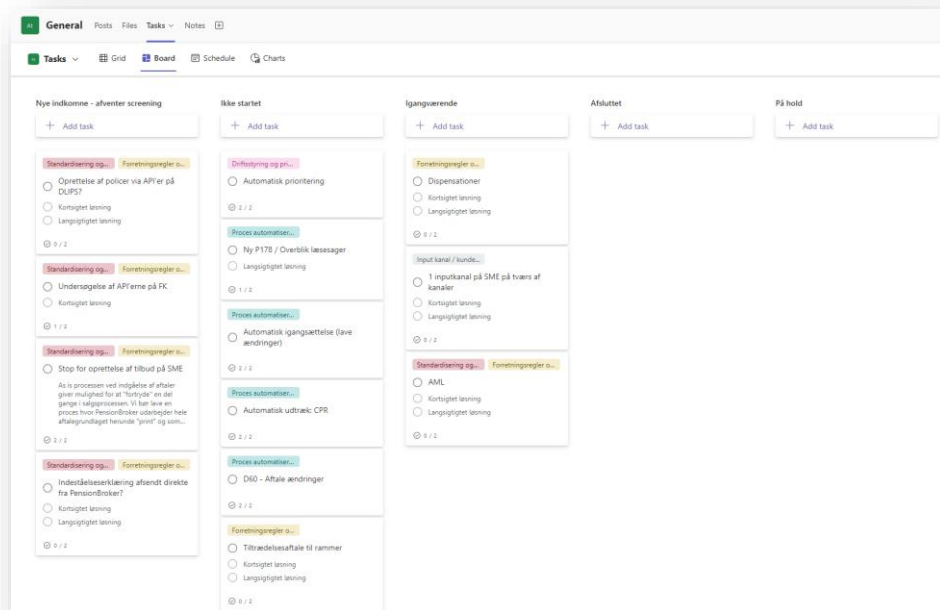
Design principle for creating new agreements and changing agreements



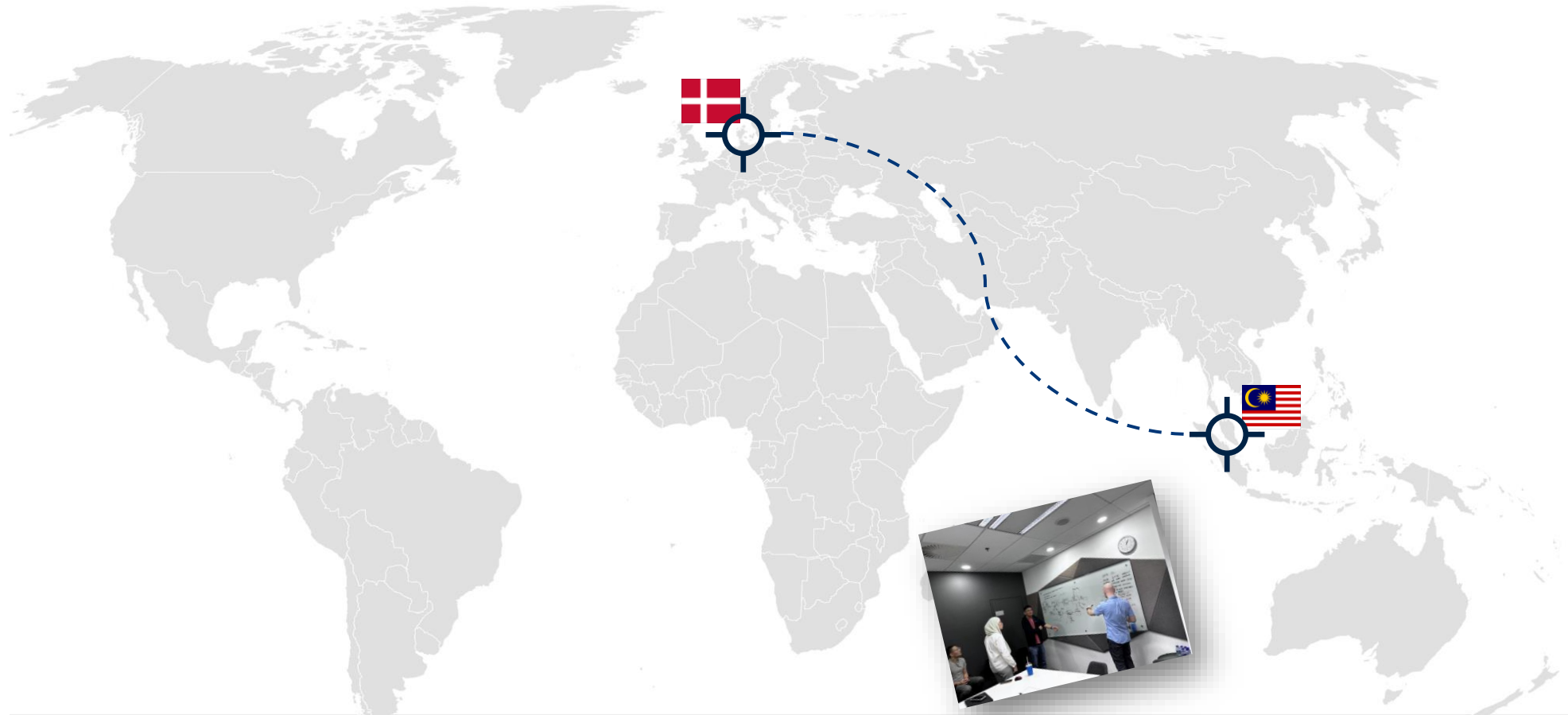
Agreements on time

Kick-off B2B-programme

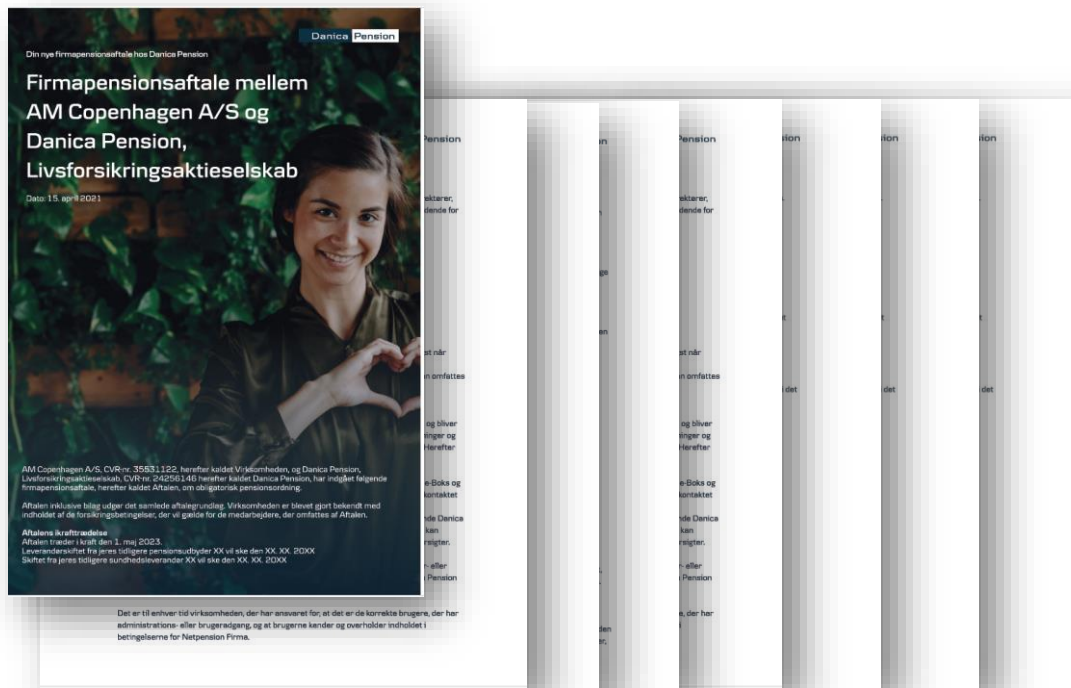
Participants across Danica



Continuous engaging...

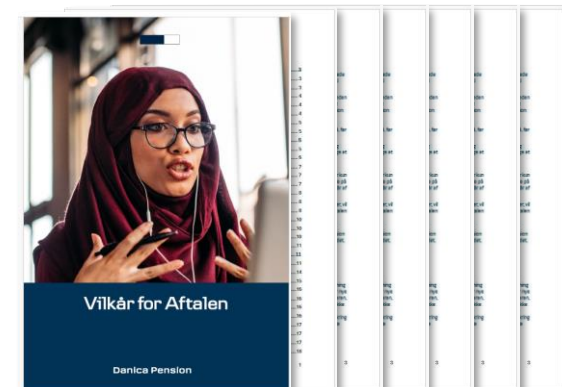
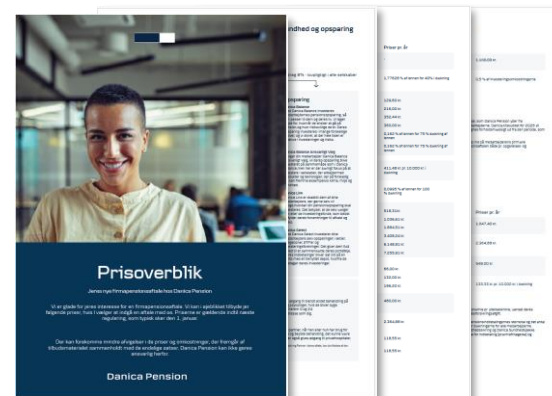


Agreements on time SME B2B agreement onboarding – Enhanced customer experience



New contract format based on colaboreation
between legal, actuarians, sales, communication &
Customer Service

From +40 pages to 7!



Getting rid of business rules is about: Team up | Being Open | Own It



Pains i Customer Service

Processes being handled manually and handed over from Sales to Customer Service

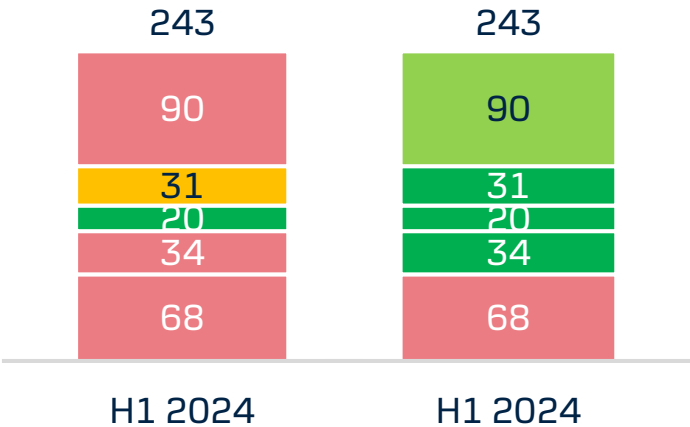
>50 % of B2B Sales were challenging current business rules and were allowed exeptions.

Most of the business rule was decided in a time where there was time.....

Intensive workshops

Analyzing all current business and deciding on which to kill and which to keep and validate in the process

Result



"I don't really understand why we follow this rule; it's just the way I've been taught by colleagues who left shortly after."

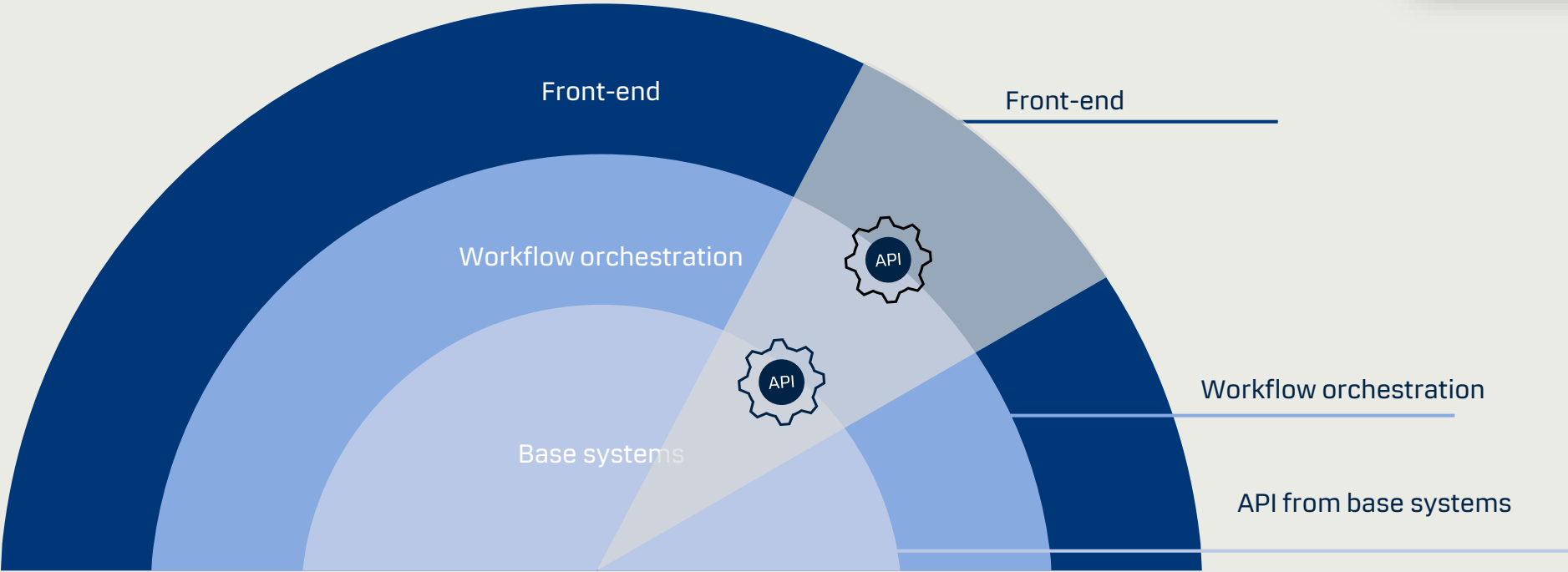


What is workflow orchestration

Explaining the business what workflow is..



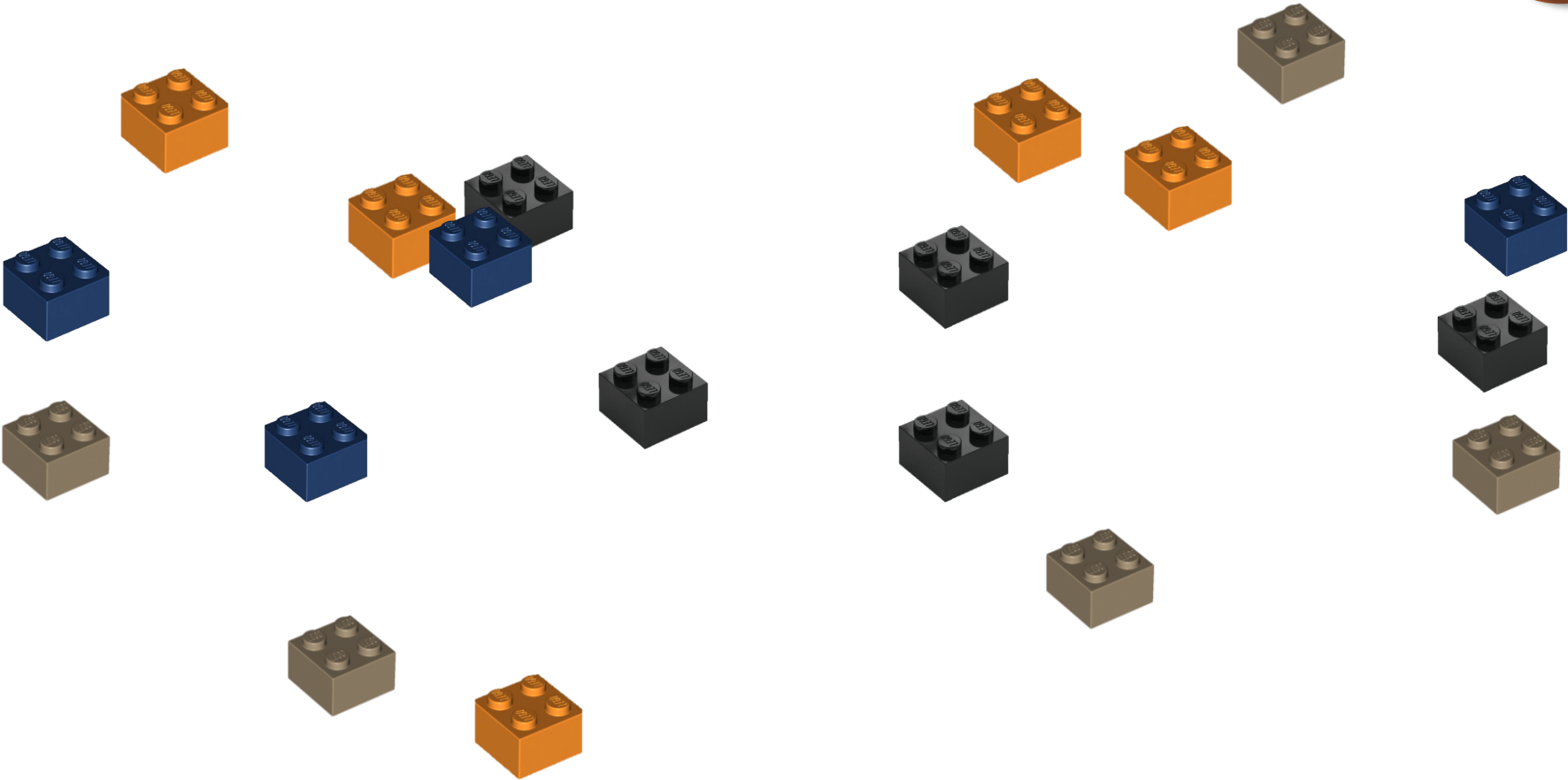
Camunda



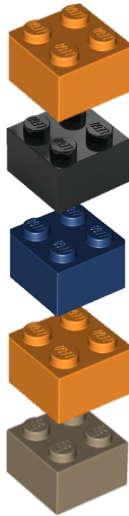
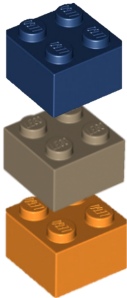
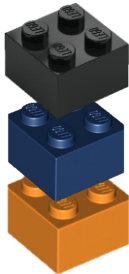
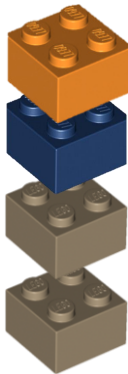
Explaining the business what we are aiming for..



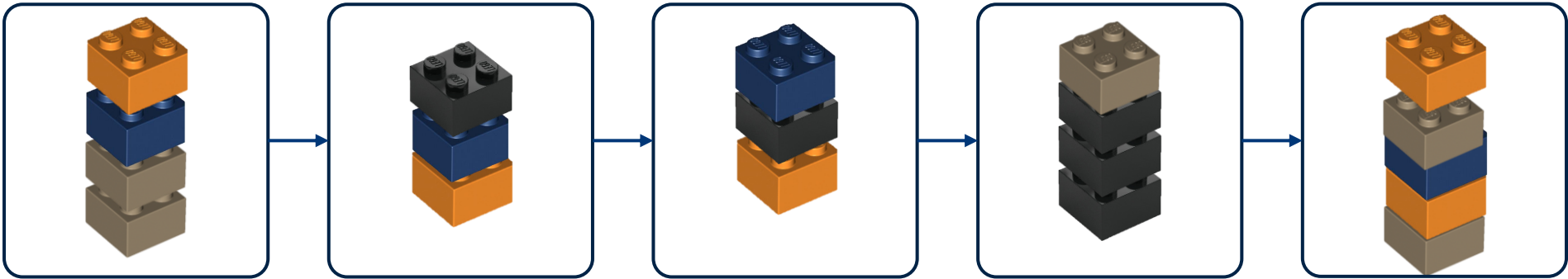
From there on we go from momentum to movement



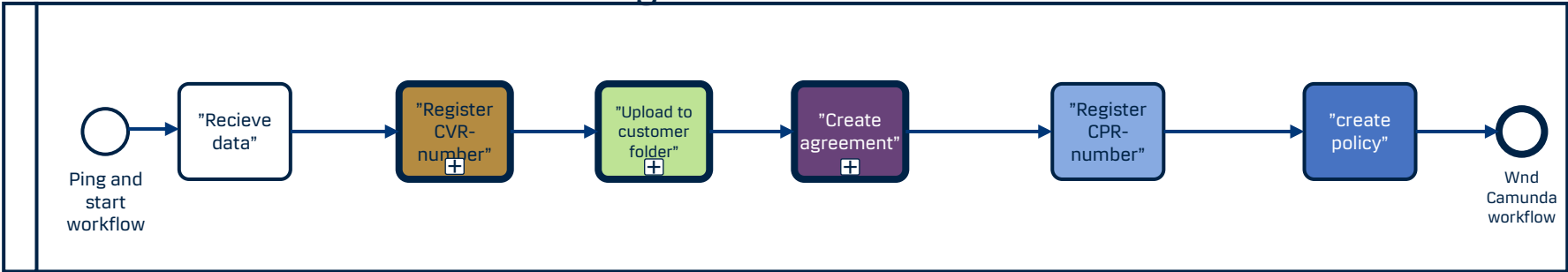
Rebuilding the whole process...



Rebuilding the whole process...



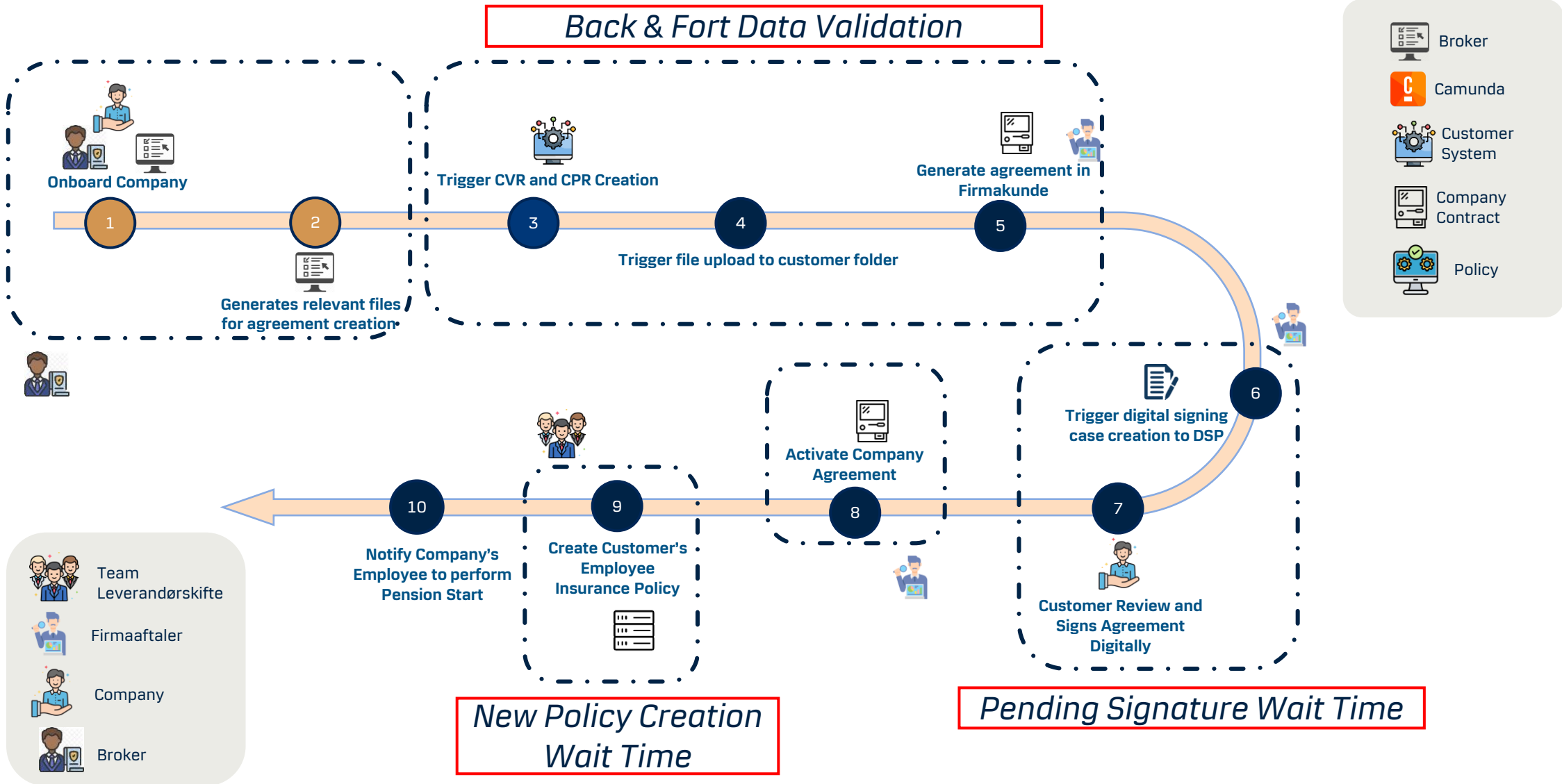
Agreements on time



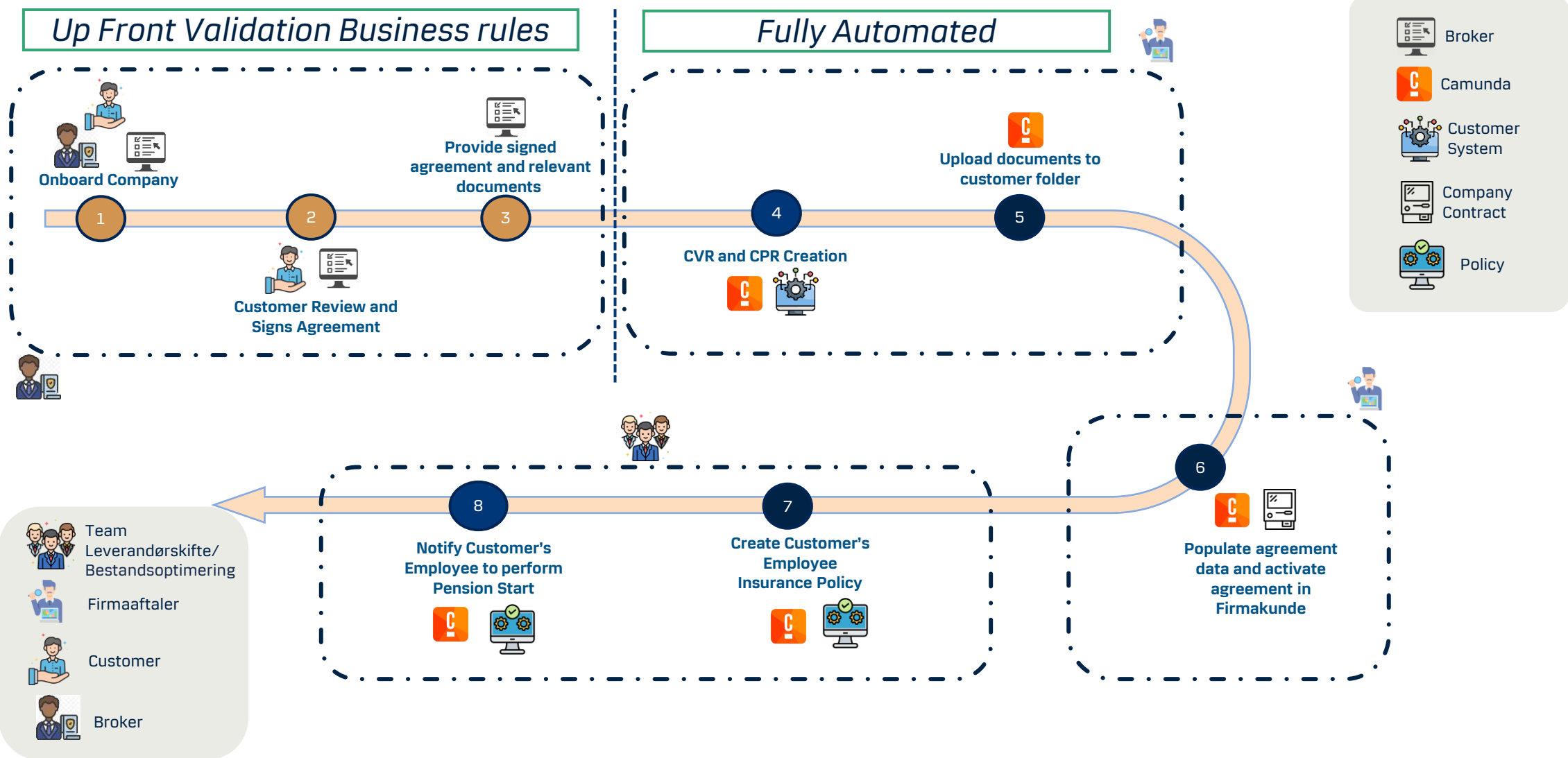


Danica Agreements On Time Technical Implementation

B2B Agreements on time Business Process flow - AS IS



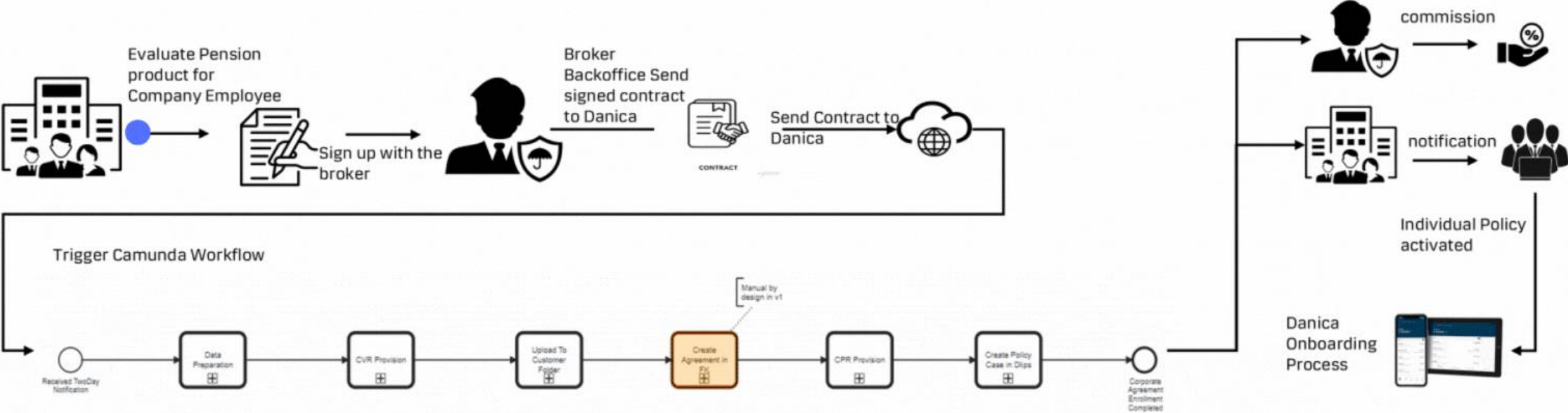
B2B Agreements on time Business Process flow - TO BE



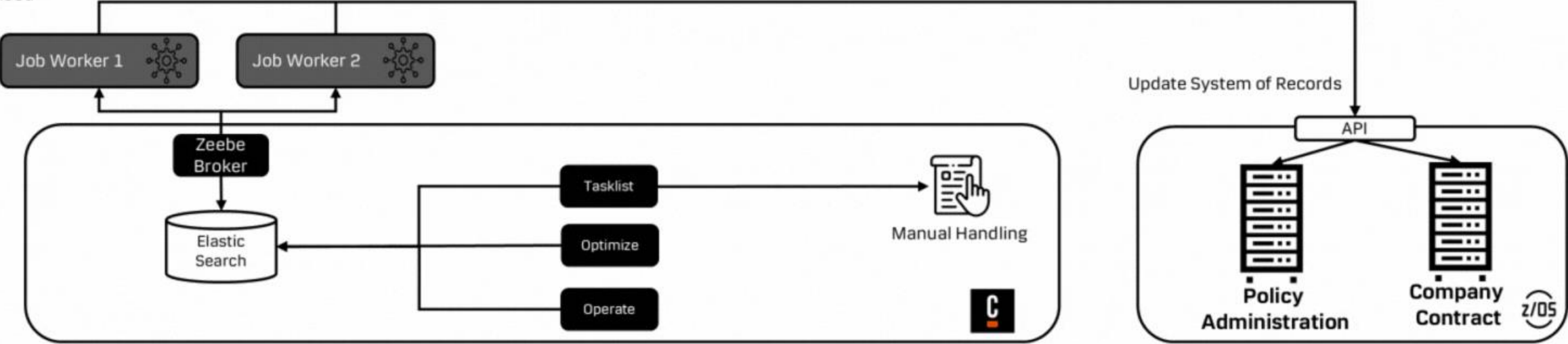
Key Concept of STP Agreement on Time with Broker



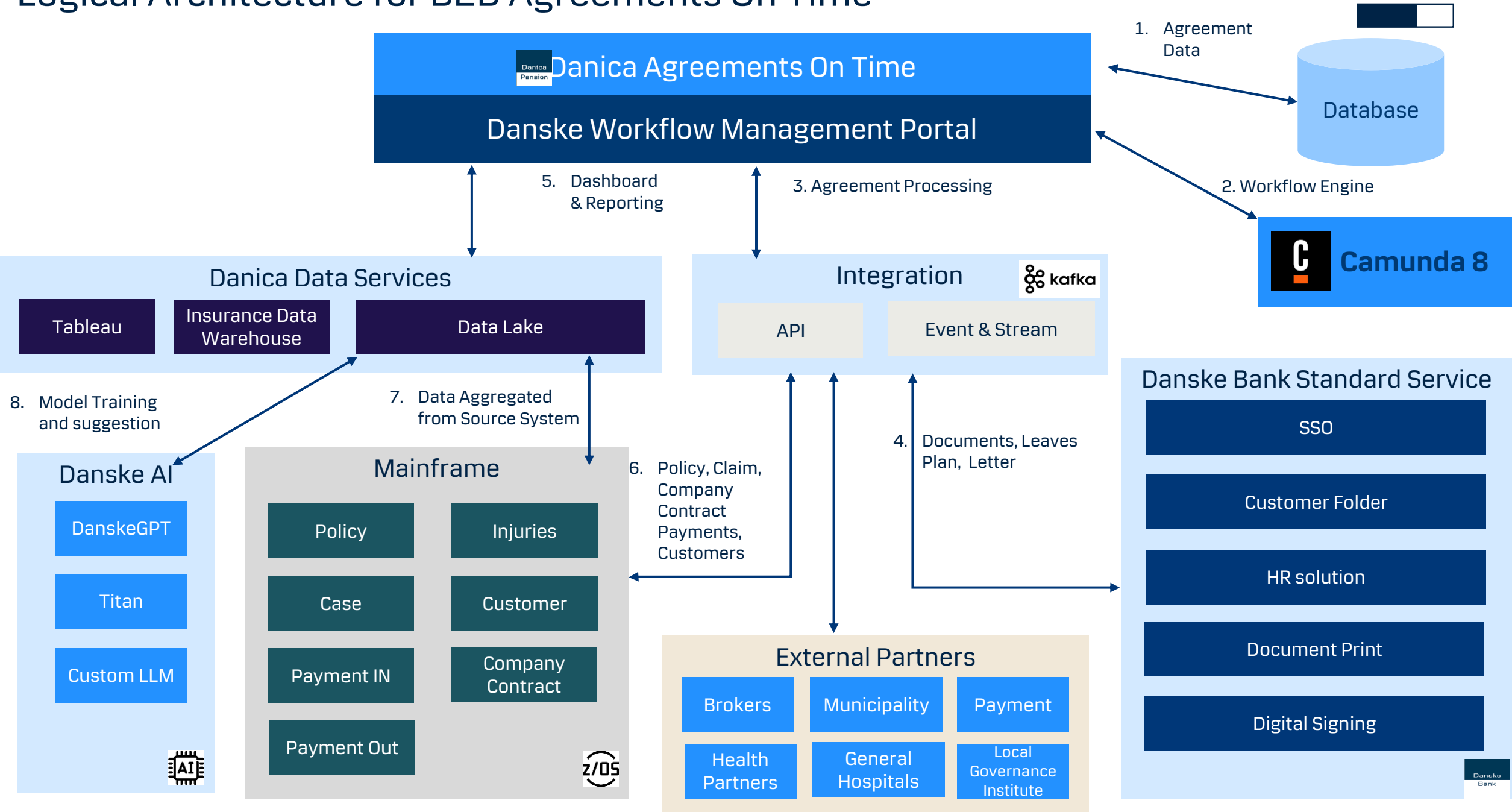
Danske & Danica IT Infrastructure



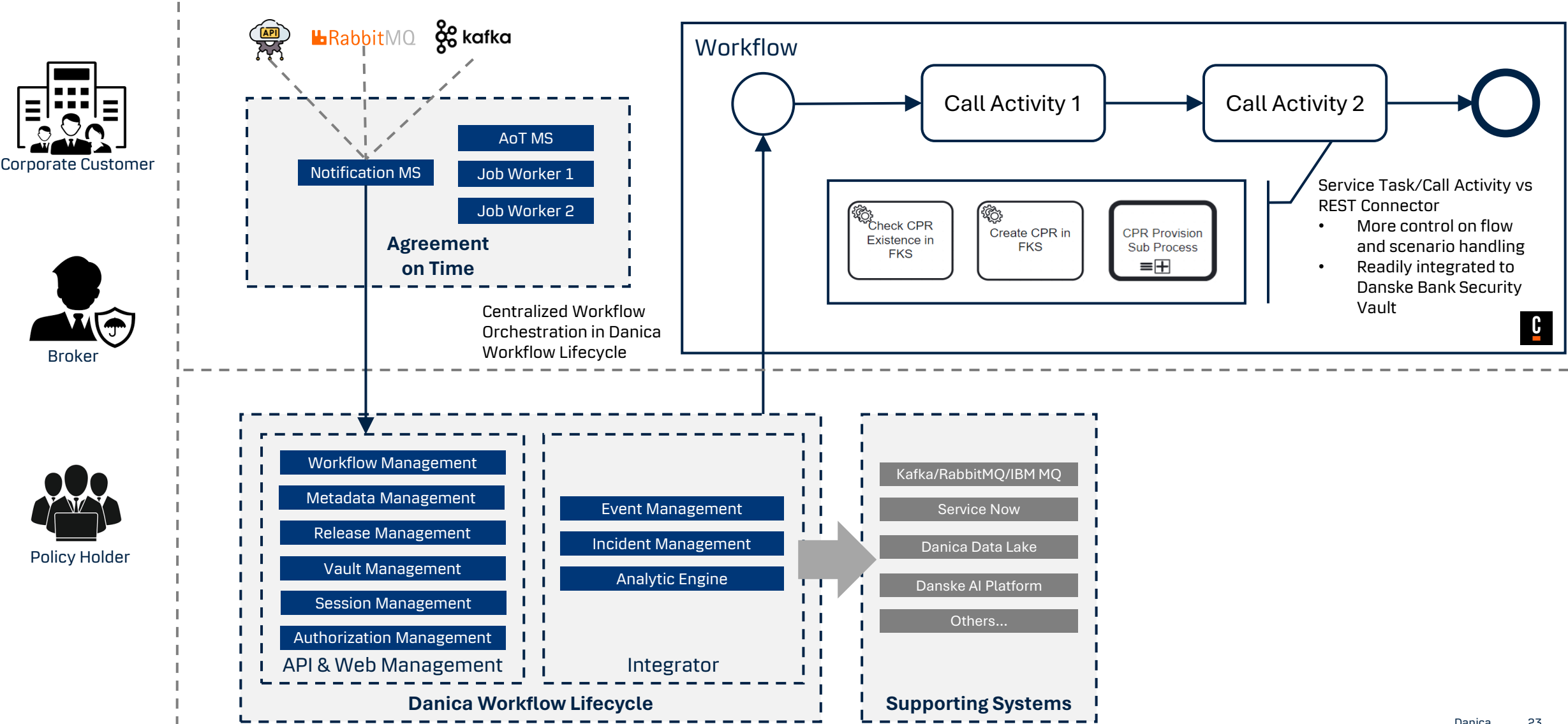
Under the hood



Logical Architecture for B2B Agreements On Time

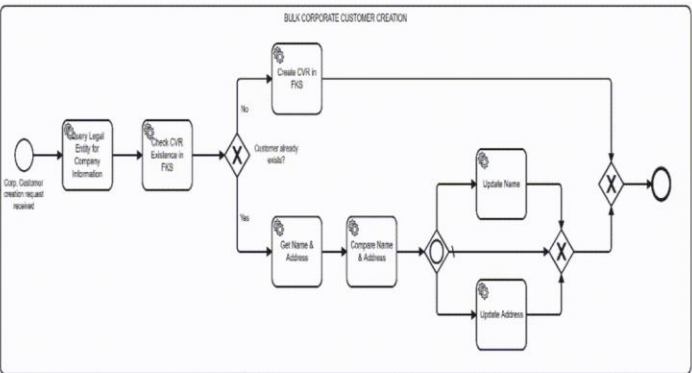


Danica Entry Point of Workflow – B2B Agreements on Time

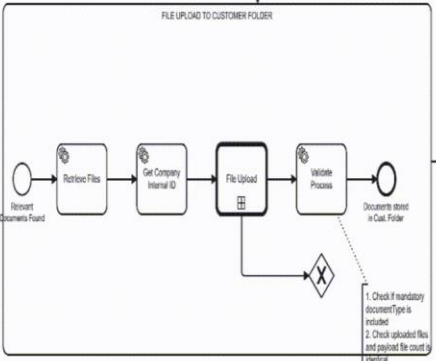


Danica Agreements On Time - FULL BPMN Design

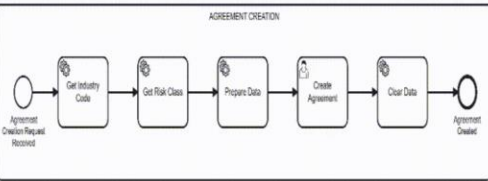
Corporate Customer Provision



Document Upload to Customer Folder

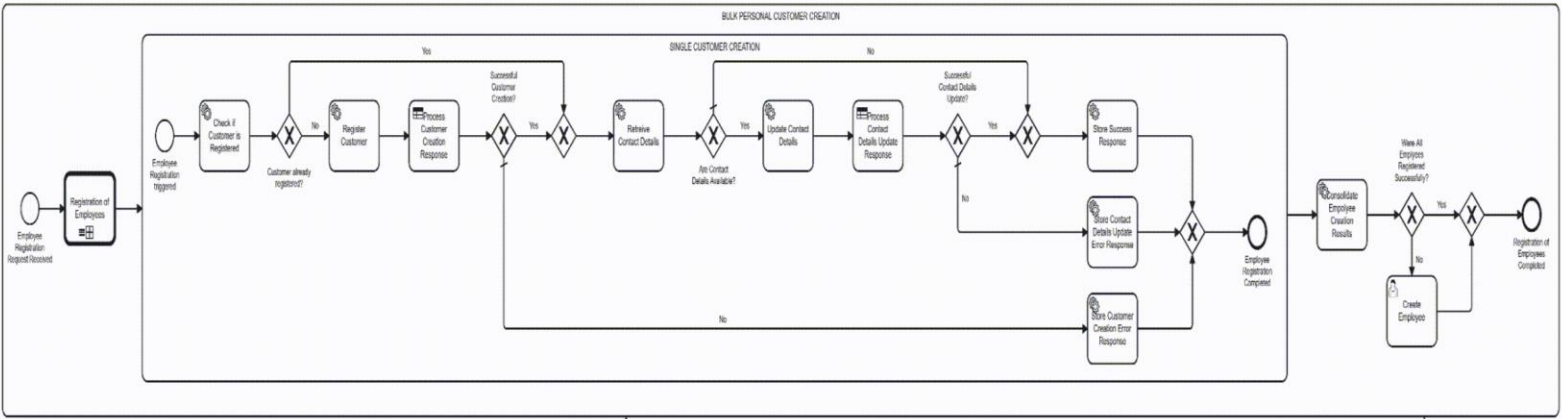


Files Upload to Repo

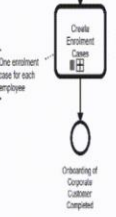


Company Agreement Creation

Bulk Personal Customer Provision



Contract #1
Contract #2
Contract #3
Contract #4

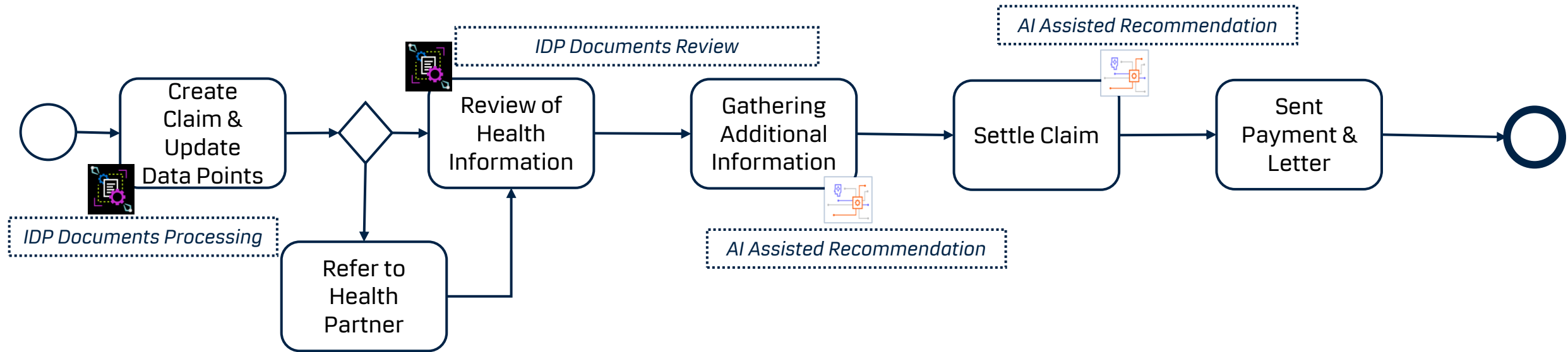




Danica Future Roadmap 2025 Q2 – 2026 Q2

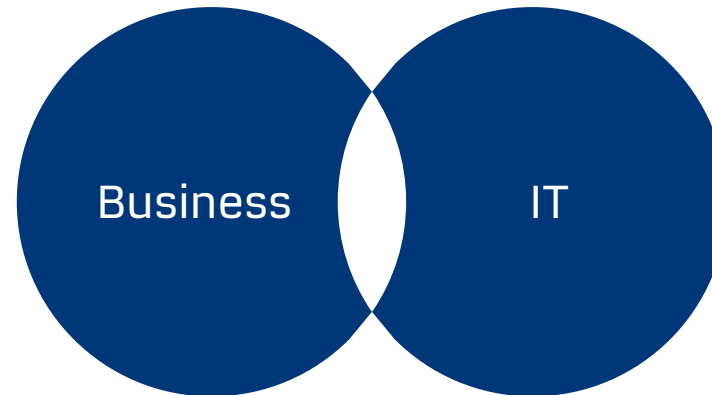
Reimagine Danica Health & Care New Claim Process

Danica New Health & Care Claim Process Target Solution with Camunda & AI



Danica Lesson learned on the Camunda journey

- ✓ Clear Objectives and KPIs
- ✓ Stakeholder Engagement
- ✓ Change Management
- ✓ Process Optimization
- ✓ Customer Focus



- Integration Capabilities ✓
- Scalability ✓
- Customization and Flexibility ✓
- Monitoring and Analytics ✓
- Security and Compliance ✓



**Stay tuned for 2026 for
Danica New Health & Care Claim Process**
We Will BE Back.....

Thank You!



Q&A