



Norwich Union Deploys Teradata Active Data Warehouse for "Pay As You Drive"(TM) Insurance

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Business Editors

DAYTON, Ohio--(BUSINESS WIRE)--Oct. 6, 2006--Teradata, a division of NCR Corporation (NYSE:NCR), today announced that its active data warehouse will support the full launch of Norwich Union's "Pay As You Drive"(TM) insurance service into the United Kingdom market later this year.

The only insurer in the United Kingdom to offer a usage-based auto insurance policy, Norwich Union has been testing "Pay As You Drive" insurance since 2004, when a pilot of 5,000 motorists was launched.

Using driving data from the pilot, the United Kingdom's largest insurer has developed "Pay As You Drive" insurance, the first policy to help motorists control the cost of their insurance by making informed choices about when, where and how often they use their car. Pricing for "Pay As You Drive" insurance begins from as little as a penny per mile.

In-car GPS devices allow Norwich Union to build the insurance policy around each individual motorist. Customers will receive monthly bills based on car usage, including time of day, type of road, and mileage - another first in motor insurance. Bills will look similar to mobile phone bills, with the premiums for each trip calculated and totalled. This transparent approach to auto insurance will help customers control their insurance costs in a way that's not been possible before now.

The Teradata(R) warehouse will provide a scalable, high-performance and highly available data warehouse for collecting, correlating and analyzing this data. The analytical power and scalability of the Teradata data warehouse will enable Norwich Union to continue rating and managing a much larger set of customer trips on a daily basis, while better managing the associated risk. It will also be able to take advantage of this increase in information by combining with other data, such as traffic information, to customize the product to meet the needs of different customer segments.

In just two years, the 5,000 drivers in the pilot have recorded data on nearly 100 million miles from over 10 million trips. With the full launch, Norwich Union expects data collection rates will increase more than fifteenfold in the first year, with the Teradata system capable of scaling to significant levels. Each day, every trip made by each customer will be analyzed in the Teradata warehouse and the intelligence passed on to the billing system to produce individualized customer premiums.

After an in-depth analysis and evaluation, Norwich Union selected the Teradata active data warehouse as the foundation for its ongoing needs. The data warehouse will be a critical, operational component of the service, and the insurer needed to move its operations to a data warehouse that could support continued increases in data volumes, without comprising performance or increasing total cost of ownership.

"By using new developments in GPS and data warehousing to charge customers for actual usage and risk, 'Pay As You Drive' insurance is a great example of how technology can bring unexpected benefits to customers. The data warehouse is a critical component in the smooth running of the service.

"Teradata convinced us that they had both the experience and capability to deliver a front-line data warehouse to underpin the service. Given that 'Pay As You Drive' is likely to be extremely popular, we were looking for a supplier who could offer scalability as 'Pay As You Drive' insurance gained in momentum," said Alex Robinson, chief information officer, Norwich Union.

Working in tandem with Norwich Union, Teradata Professional Services provided the design and helped to implement the data warehouse and the disaster recovery solution. The data warehouse will be supported by a duplicate disaster recovery system that completely mirrors the main system. Teradata Customer Services will support the provision of the backup, archive and recovery services, and business critical support. In total, the data warehouse will be capable of utilizing nearly 100 terabytes of data storage.

"The Norwich Union project is a great example of how data warehouses are increasingly being used to deliver operational applications as well as decision support. With this approach, Norwich Union has been able to bring a revolutionary new product to market," said Herman Wimmer, area vice president for Teradata in Europe, Middle East and Africa. "We are proud that Norwich Union has recognized the unique capabilities of the Teradata warehouse to support the type of workloads driven by this innovative project. This agreement underscores the value of Teradata as a world-class provider of data warehousing solutions."

About Teradata Division

Teradata (www.teradata.com), a division of NCR Corporation (NYSE: NCR), is the global technology leader in enterprise data warehousing, analytic applications and data warehousing services. Organizations around the world rely on the power of Teradata's award-winning solutions to get a single, integrated view of their business to enhance decision-making, customer relationships and profitability. As a growing business, Teradata is always looking for outstanding talent. To learn more about Teradata career opportunities, visit www.teradata.com/careers.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,300 people worldwide.

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