



Danica Pension

Danica Pension's Digital Workforce, Powered by AI, Delivers Customer and Employee Benefits

Danica Pension, a part of Danske Bank Group and one of the largest financial institutions in Denmark manages pension plans for 900,000 Danes. In addition to these important retirement savings plans, Danica offers customers insurance plans to support their well-being so they're healthy in retirement. As a business, Danica has focused on using technology to ensure a high level of operational efficiency. Active intelligent automation (IA) users since 2016, 30% of Danica's staff is digital and 80% of the human staff has experience working with a digital colleague. They're now on a journey powered by artificial intelligence (AI), to enhance and grow their digital workforce with tools like machine learning and generative AI.



For us, automation is not a thing we do. It's a state of mind. We are always looking for ways to improve our daily work."



Janus Kierkegaard
Head of AI and automation
Danica Pension

30%
of staff is digital

Ever-Evolving Expectations for Financial Services

Denmark's pension industry is heavily regulated, so it's imperative that Danica have an efficient operating model to keep up with government regulations. At the same time, customers are demanding premium and efficient customer service. They want a swift response to their inquiries and are receptive to new technologies like AI and chatbots. Lastly, Danica must be efficient with their costs to deliver competitive solutions for customers.

Danica's SS&C Blue Prism digital workforce has been busily assisting 900 employees for more than eight years. A team of 129 digital workers complete back-office work and support frontline staff like those in the health and care department. Recently, the automation team has taken a deeper look at their digital colleagues to creatively evaluate which tools would enhance digital workers' capabilities and allow the team to squeeze more efficiency out of them.

Digital Workers Powered by AI Help With AML and Due-Diligence Efforts

The pension industry must adhere to regulations placed on financial institutions to prevent fraud and money laundering. As a part of their "powered by AI" initiative, Danica is empowering their digital workforce to conduct anti-money laundering (AML) and ongoing due diligence (ODD) related tasks. Digital workers check requests and transactions for unusual behavior and flag any abnormalities to employees for investigation and follow-up. Danica would have had to hire 100 extra people to conduct these checks manually, had the digital workers not been on board. Digital workers will soon have access to generative AI, which will allow them access to all types of data and help Danica achieve a deeper understanding of their customers' behaviors.

491,000

hours back to the
business each year



We experienced an amazing moment when the AML operations department was established, and we were able to incorporate the digital workers into the processes from the beginning. By designing the processes with digital workers in mind from the start, we were able to avoid hiring 50 to a hundred employees.”



Eva Liljegren

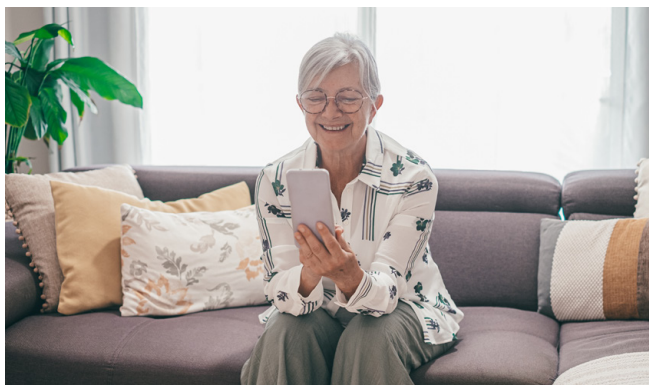
Project manager, process automation
Danica Pension

Automation Team Drives Adoption Across the Business

Impressively, 80% of Danica employees have worked with a digital colleague. How did the selective automation team drive this level of adoption? Two large contributing factors were locating the automation program in the business instead of in IT and gaining stakeholders' trust. At the start, the automation team took a cautious approach and selected smaller processes as proof of concept before tackling larger, more risky processes. They proved the digital workers were reliable and then increasingly grew their scope. Stakeholders now have access to dashboards, which display each automation's daily performance. They can be confident tasks are on track and that if they're not, the automation team will work to fix the issue immediately. Since the automation team sits close to their business stakeholders, they have a strong sense of daily activities and long-term strategy.

Digital Workers Free Employees to Meaningfully Interact With Customers

Danica's robust digital workforce gives nearly 500,000 hours back to the business each year. With the digital workers handling the behind-the-scenes repetitive work, employees are now better able to deliver “varme haender” or “warm hands” to each customer interaction, making customers feel cared for and creating goodwill. The success of this approach is reflected in their impressive +70 NPS score. Customer satisfaction has increased partly because they spend less time waiting for email responses or in a call center queue.



What's Next for Danica?

Danica aims to grow their “powered by AI” program by adding generative AI, machine learning and other capabilities into their existing processes and digital workers. They’ll utilize these technologies to help with advising their customers and to prevent fraud.



The next step with AI and intelligent automation is to make our digital customer engagement more personal than we’ve been able to make it before.”



Sandie Lindblad

First vice president, operational excellence
Danica Pension

80%

of employees have worked
with a digital colleague

Start your digital transformation journey by speaking with one of our intelligent automation experts. Click below and please indicate your industry or area of interest so we can best assist you.

Contact Us

Email us at bpm-contact@sscinc.com to learn how SS&C Blue Prism can help your organization realize transformational business value with intelligent automation.



SS&C Blue Prism allows organizations to deliver transformational business value via our intelligent automation platform. We make products with one aim in mind — to improve experiences for people. By connecting people and digital workers, you can use the right resource, every time, for the best customer and business outcomes. We supply enterprise-wide software that not only provides full control and governance but also allows businesses to react fast to continuous change.

Exceed customer expectations, stay competitive, accelerate growth.

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