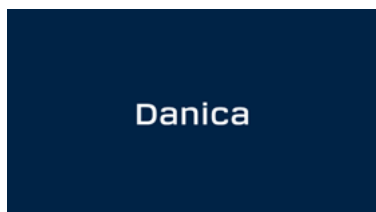# CAMUNDA

Danica accelerates pension onboarding and improves customer experience with Camunda

Danica

Key Benefits
• Contract development process streamlined from months to one day
• Fully orchestrated straight-through processing
• Re-engineering of legacy processes
• Future-ready platform to support new processes and AI capabilities

Camunda Product
Camunda Platform

The pension and insurance provider successfully turned a months-long onboarding process into a workflow that can be completed in a single day.

Danica, a subsidiary of Danske Bank Group and a 148-year-old pension and insurance provider, is modernizing how it serves customers across Denmark. Like many financial services institutions, Danica faces cyclical demand pressures and rising customer expectations for speed, transparency, and compliance. In the pensions space, the company was battling onboarding bottlenecks—particularly around the New Year, when pension agreements typically renew.

"We had a half-year where we were completely behind in the customer service of onboarding new customers, and a half-year where everything was fine," says Janus Fabricius Kierkegaard, Head of Business Process Transformation at Danica. "That was not a good customer experience, so we decided to try to automate as much as we can."

Danica needed a way to streamline policy creation, reduce onboarding delays, and improve the process for both business users and customers—all while laying the groundwork for future transformation.

The challenge: Volume spikes, wait times, and legacy complexities

Danica's customer onboarding process was long and manual, averaging over two to three months to complete. Much of this delay was due to back-and-forth communication between customers and brokers, as well as internal lagtime in policy creation.

The problem was intensified by the seasonal nature of pension renewals in Denmark, which creates huge peaks in demand every January. These spikes left Danica struggling to finalize new contracts and onboard customers the first half of each year.

In addition, the team needed to rethink how business rules were managed. Many of the rules were outdated or undocumented. Some were "living in PDFs" or in the heads of employees who had been with the company for decades. Some process steps were highly manual.

Danica's challenge wasn't just to automate. It was to rebuild better.

The solution: A new "Agreements on Time" process

Danica's answer was "Agreements on Time," an initiative to modernize pension onboarding with Camunda at its core. The project started with three priorities:

- Deliver short-term value immediately

- Engage business stakeholders from day one

- Re-engineer processes and business rules to improve them; don't just replicate the old ones

The result is a straight-through process that begins once a customer selects Danica for their pension and signs a contract with a broker. "Once Danica receives the contract, this is where the magic of Camunda happens," says Lee Kiew Seng, Head of Orchestration and Integration.

This new end-to-end process uses Camunda 8 as its backbone and sits atop Danske Bank's internal workflow management portal. Camunda orchestrates the business processes—validating data, creating records in Danica's policy administration system, and managing internal and external integrations via APIs with Kafka, mainframes, and even ServiceNow for incident management. Manual tasks are orchestrated as needed, and job workers handle task routing and data handling for updates to policy administration and company contract systems of record.

The outcomes: Faster onboarding and future-ready architecture

Danica successfully turned a months-long process to create a company agreement into a workflow that can be completed in a single day.

By front-loading validations and optimizing business rules, the team eliminated delays before straight-through processing even begins. They also consolidated legacy activities into a single workflow, reducing complexity and enhancing maintainability.

"Process optimization was the biggest 'aha' for us," says Janus. The team now has the ability to change and optimize less effective business rules and processes, and they are engaging stakeholders from the business side to collaboratively analyze processes and make iterative changes in Camunda.

What's next: Health claims, agentic AI, and intelligent document processing

Based on the success building the "Agreements on Time" process, Danica is turning its focus to another high-impact area: Health and Care claims. This is a more complex process, involving sensitive health data and significant manual work. To accelerate transformation, Danica is evaluating incorporating Camunda's intelligent document processing and agentic AI features into the new end-to-end process. These new features have the potential of cutting claims process development time in half. "We're evaluating those tools at the moment," says Kiew Seng.