

# warta.

Client: Warta S.A. (Talnx | HDI Group)

Industry: Insurance

Project: Automating insurance sales for SMEs with PKD classification logic

Technology Partner: Decerto and Higson

## Business Context

Warta sought to simplify the insurance sales process for small and medium-sized enterprises (SMEs) while maintaining a high level of protection. The main challenge was the manual declaration of PKD codes (Polish business activity classification) during the quoting process, which was time-consuming and prone to errors.

## Solution

In May 2024, Warta launched updated SME insurance packages — Warta Ekstrabiznes Plus and Smartbiznes which introduced a key innovation:

### **| Risk evaluation without PKD declaration.**

The system now automatically retrieves company data from the national registry (GUS) using the REGON number. Then, based on a configurable rule set, it profiles the client and assesses risk — allowing the agent to skip PKD entry entirely in many cases.

## Role of Higson

Warta implemented this logic using the Higson business rules engine. Higson enables:

- Control access to simplified sales paths via configurable parameters,
- Support for multiple PKD classifications, including both PKD 2007 and the new PKD 2025,
- Rapid implementation of changes, significantly improving time-to-market,
- Business-level rule management, giving product teams more autonomy.

# Key Improvements

- Simplified workflows: fewer required fields, reduced steps,
- Automated risk classification: based on official registry data,
- Increased automation: data retrieved and classified without agent input,
- Reduced error rate: through automated validation and classification logic.

# Client Statement



*"Our goal was to create a product that addresses the real needs of entrepreneurs, without burdening them with unnecessary formalities. Previously, declaring PKD codes was time-consuming and prone to error. With this new solution, we've eliminated that requirement, offering our clients comprehensive and effective coverage for their businesses."*

Magdalena Sońska, Product Manager at Warta (HDI/Talanx Group)