

How Precura, Metanous and Ensur built *Dynamo*

Sharing their
knowledge in
Ensur's round
table

Stephan Podevyn
Founder & Project Manager Ensur

Boris Rogge
Founder & CEO Metanous

Deen Overt
COO Precura

An Vercaemst
*Business Developer &
Project Manager Metanous*

Nico Lodewijks
CEO Precura



“We did more than replacing a system. We changed the way we work”



Legacy systems rarely collapse overnight. They erode through manual workarounds, fragile integrations and growing uncertainty around data, compliance and control. When that tipping point is reached, modernization is no longer about efficiency, but about regaining direction. For Precura, that moment led to Dynamo: a new contract management system built together with Metanous, under the guidance of Ensur. “This project didn’t boil down to ‘just’ replacing software. It was about restoring control over data, processes and the future.”

For a relatively small mutual insurer like Precura, digital transformation is a strategic decision, a governance challenge and a cultural shift rolled into one. Being modest in size doesn’t exempt Precura from operating under the same strict regulatory regime as the larger insurance companies: National Bank supervision, Solvency II, GDPR,

DORA, quarterly reporting, ever-increasing expectations around operational resilience and traceability... At the same time, Precura has built its reputation on proximity to its members, tailor-made income protection products and personal service in claims handling. That combination puts particular strain on legacy systems, that were never designed for modularity or continuous regulatory change.

When the limits of the existing management platform became undeniable, Precura decided not to postpone the inevitable. Together with Metanous, and guided throughout the process by Ensur, the insurer rebuilt its digital backbone from the ground up. The result is Dynamo, a modern, modular contract management system that supports today’s operations while creating room for tomorrow’s ambitions.

🕒 What was the real motivation for building a new contract management system?

Nico Lodewijks (Precura): “First of all, it’s important to understand who we are. Precura is a mutual insurer, which means our clients are also our shareholders. We don’t have external shareholders and we don’t have to deliver short-term returns to investors. Nonetheless this means that every strategic decision carries a long-term responsibility. At the same time, our strength lies in being close to our members. We insure guaranteed income, only for self-employed professionals and liberal professions. Service (especially in claims handling) is where we really make the difference. That requires systems that support flexibility, transparency and accuracy.”

“For a long time, our existing system did that reasonably well, but gradually it became clear that we were pushing it beyond what it was designed for. Every change became harder and every new obligation required more effort. At a certain point, we had to admit: this system is no longer supporting our strategy.”



Deen Overt (Precura): “We didn’t start with the idea that everything had to be replaced. Our first reflex was to analyze the existing system: what still works, what doesn’t, and where are the risks? We operate in a niche with inherent complexity. Income and turnover insurance involve many product variants, conditions, waiting periods, exceptions... each with its own lifecycle. Many steps still required manual intervention since integrations with accounting systems, customer portals or external data sources were limited. Even small changes demanded disproportionate effort. At the same time, reporting pressure increased and new regulations made it clear that digital traceability and operational resilience would become key requirements.”

🕒 How decisive were GDPR and DORA in this decision? Was compliance with additional regulations the main driver?

Nico Lodewijks: “They were certainly an accelerator. DORA in particular makes it very explicit that resilience, repeatability and traceability are no longer optional. But it would be wrong to state that regulation alone drove this decision. Even without new rules, the system was becoming a bottleneck. Regulation simply removed any remaining doubt and made postponement irresponsible.”

Deen Overt: “We also wanted full transparency of all the ins and outs of Precura. Knowing where data comes from, how it flows through the organization, who touches it and how it ends up in reports. With the old system, that visibility simply wasn’t there anymore. And without that, you can’t manage risk properly.”

🔄 How did you sell such an investment internally?

Nico Lodewijks: “This was discussed extensively at board level. As a mutual insurer, we don’t have easy access to capital markets. So when we invest, it has to be right. There was also a historical element. About ten years ago, we had an IT transformation project that didn’t go well. That experience was still lingering at board level and among employees.”

Deen Overt: “So good governance was crucial from day one. Clear roles, clear decision-making and realistic expectations. This could not become an ‘IT project’ floating somewhere outside the organization. We deliberately framed Dynamo as an investment in how we operate, how we serve our members and how we remain credible in an increasingly regulated environment.”

🔄 Why was it so important to have Ensur involved from the start?

Nico Lodewijks: “We are too small to have internal IT and consulting resources, so we looked outside for a trusted party on our side. We needed people who combine knowledge of insurance, business analysis and project management, and who can translate and watch over our business needs towards the supplier, but also internally, towards management and the board. We knew Ensur could provide those people.”

Stephan Podevyn (Ensur): “Ensur indeed typically supports insurers in their relation with solution providers. We like to do that end-to-end, starting with structuring the RFI (Request for Information) and RFP (Request for Proposal) based on detailed requirements, assisting in the actual vendor selection, and managing the design and implementation of the solution. We act as a bridge between parties, challenging assumptions from both sides when needed. We also pay a lot of attention to governance: who decides what, when is escalation needed, and how are decisions documented and communicated.”

“We proposed to rethink the platform conceptually, which made the project more complex but also far more future-proof.”

Boris Rogge

“Good governance was crucial from day one.”

Deen Overt



🕒 **How did Metanous ultimately stand out?**

Deen Overt: “The selection process was thorough, with six parties, then three. Technical competence mattered, price mattered. But Metanous stood out because they didn’t simply answer the brief. They challenged it.”

Boris Rogge (Metanous): “The original idea was to upgrade the existing system and add a layer on top. We explicitly advised against that. It might have felt safer in the short term, but it would have created long-term rigidity. We proposed to rethink the platform conceptually, which made the project more complex but also far more future-proof.”

🕒 **What made this project fundamentally different from a typical implementation?**

Boris Rogge: “A lot of time went into structure: product logic, tariffs, business rules - the core of an insurance platform. We spent much more time on the product engine than initially planned. But without that, the contract management system would never have been reusable or scalable. The modular architecture allowed us to work in phases, to test faster and to integrate feedback early. Users validated real scenarios from the very first releases.”

🕒 **Data migration is often a big risk. How did you approach it?**

Boris Rogge: “We treated data migration as a core part of the project from day one. All data (members, policies, claims histories, financial transactions) was migrated repeatedly as modules stabilized. Each run produced detailed logs and audit trails. We could see exactly what happened, how it happened and where

exceptions required follow-up. From a DORA perspective, this was about resilience: repeatable scripts, documented dependencies, fallback scenarios.”

An Vercaemst (Metanous): “Because Precura worked with increasingly up-to-date data during testing, validation became much faster and trust grew organically within the business teams.”

🕒 **What did this transformation mean for people inside Precura?**

Nico Lodewijks: “This was not an IT project happening in a corner. Almost everyone in the organization was involved. For our people, this was new territory. They don’t do transformations like this every day. So guidance, patience and communication were essential. What helped enormously was that governance and decision-making were transparent. People understood why choices were made.”



“Ensur acts as a bridge between parties, challenging assumptions from both sides when needed.”
Stephan Podevyn

🕒 How does compliance feel different today?

Deen Overt: “Compliance used to feel like something layered on top of operations, now it’s embedded: traceability, role-based access, logging... it’s all part of daily work. That gives peace of mind. We can demonstrate what happened, why it happened and who did what – today, tomorrow and years from now.”

🕒 What has Dynamo changed at management level?

Deen Overt: “We have better visibility: dashboards and reports give us insights that simply weren’t available before.”

Nico Lodewijks: “That changes how you steer. Decisions are faster and better grounded. Strategically, it also means we can think about new products, new target groups or additional services without redesigning the foundation every time.”

🕒 Is Dynamo ‘finished’?

Boris Rogge: “The platform is built in a way that it supports the Precura roadmap, new features and future requirements such as self-service, mobile access, refined analytics, and where it makes sense, AI support for things like document recognition or fraud detection.”

An Vercaemst: “The modular architecture allows those steps to be added without destabilizing the core. But that choice was never purely technical. From the start, Metanous had every interest in building a contract management system that is robust, logical and future proof. As long-term IT partner, we remain responsible for keeping the platform sharp by updating it, maintaining it and adapting it to new

needs as they arise. That long-term commitment shaped the way the architecture was designed. Dynamo is not a closed system, it’s a fly wheel that continues to generate energy for the future and for the partnership.”



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An Vercaemst

 **What would you advise insurers facing a similar journey?**

Nico Lodewijks: “Take time upfront. Understand your real needs and don’t underestimate governance.”

Deen Overt: “Anchor transformation in day-to-day operations. If new platforms don’t support people on the floor and scale with the organization, they won’t deliver lasting value. Moreover, old habits die hard.”

Boris Rogge: “Accept that the path won’t be straight. Flexibility leads to better solutions.”

An Vercaemst: “Think beyond the first implementation. Choose an architecture and a partner that are built to evolve with you. If the foundation is modular and robust, you can keep adapting without having to start over every few years.”

Stephan Podevyn: “As Deen said rightfully: old habits die hard. So put sufficient effort in human change by communicating on a regular basis, and by involving your people actively in the project.”

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Twekerkenstraat 26
1000 Brussel

E info@ensur.be
T +32 477 59 70 63