Leading insurer boosts customer service

Bâloise Assurances Luxembourg wanted to redesign customer journeys through physical and digital channels to provide a better service and optimize their experience. It also wanted to improve the effectiveness of collaboration between partners and clients. Fujitsu and Nvision were called in to design and implement new web-based portals and platforms that enable customers and brokers to access all their information and self serve online.

About the customer

Bâloise Assurances Luxembourg has been offering insurance services since 1890. It belongs to Switzerland's Bâloise Group which is also present in Belgium, Germany, and Liechtenstein. It provides a wide range of insurance, pension, and wealth-building products to private and business customers, and also works closely with banking and distribution partners outside its domestic market.

Industry: Insurance   Location: Luxembourg   People: 7,300   Web: baloise.lu

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Filip Volders, Chief Technology Officer, Bâloise Assurances Luxembourg

75%

of customers will use digital and physical channels to connect directly with insurance professionals

Customer-centric digital transformation

Traditionally, Luxembourg's insurance business has relied on intermediaries such as brokers and agents to give advice on the best policies, but digital transformation is creating a swing towards more direct customer interaction with the insurance companies.

"In 2020, 75% of customers will use a combination of physical and digital channels to communicate directly with insurance professionals," explains Filip Volders, Chief Technology Officer, Bâloise Assurances Luxembourg. "Just like the financial sector before it, the insurance world is becoming increasingly digital. We need to change our approach to take account of new customer behaviors and expectations, and ensure the intermediaries with whom we work are on board with this trend.

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User experience (UX) design methodology

To enact this transformation, Bâloise Assurances Luxembourg recently introduced a new strategy under the banner, 'Simply Safe'. User experience is at the heart of this approach and to establish the connection with its customers, Bâloise Assurances Luxembourg decided to deploy a platform that would give them access to a full view of their current life and non-life portfolios, enabling them to interact and share information through the platform, and simplifying access to contractual documents.

Operating under the DigitalSphere brand, Fujitsu and digital experience enablement company, Nvision, worked with Bâloise Assurances Luxembourg to design the whole approach of the project and this started with a co-creation session. Workshops were held and, by deploying user experience (UX) design methods, Fujitsu identified the components that the solution needed to include. The next step was the creation of a prototype and a progressive, iterative roadmap that would lead to the final solution. Agile development methodology was used with guaranteed deliveries every three weeks.

Enabling more effective case processing

The intuitive web and mobile platform provides secure access to client data and transactional information and is based on Fujitsu ePortal technology, which is a framework that facilitates the implementation of web and mobile applications while reducing the complexity for this type of architecture.

Two front-end platforms have been created, one for brokers and one for customers, and the new solution also incorporates digital signatures so contracts can be signed online to save time and administration. Robotic process automation (RPA) is brought into play to speed up some of the routine processes and the Drupal content management system (CMS) is used to manage the marketing content.

"Beyond the improvements to the customer experience, a transformation such as this allows us to better structure our approach and standardize our processes," concludes Filip Volders. "By keeping an open dialog with our customers and partners at all times, we are better placed to respond to their expectations and be more responsive. We are also establishing ways of processing cases more effectively and changing our products to better meet demand."

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