Innovative portal solution for the insurance company of the future

IBM Software Group

Welcome to the podcast about the innovative portal solution for the insurance company of the future. Claudio Grolimund conducted the interview with Nicolas Jene, program leader of Xnet at Generali.

Claudio Grolimund: „Mr Jene, what was the initial situation when Generali first appeared on the Web? What did you want to improve, and what did you want to replace?“

Nicolas Jene: „Here I need to start in 1998, as Generali has in fact had an Internet presence all along; they were already in the Internet in 1998. Direct marketing in the insurance sector was, so to speak, invented by the Fortuna people who are now integrated into Generali. We were able to transact sales on this basis up to the end of the 90s. In the period 2000/2004, we launched a new website, but then noticed that from a technical point of view, we had not actually achieved the progress we should have. The result of this was the creation of the so called Xnet Vision.“

Claudio Grolimund: „Could you name other business policy aims in addition to increasing turnover?“

Nicolas Jene: „On the one hand there is the direct marketing; this already exists, and therefore must be covered by the website. On the other hand, we have the hybrid sales, or rather the multi-channel strategy as it is known here. We have agents, brokers and estate agents, and the aim was to integrate all these components onto the website, and to offer each customer group the relevant information. But there are of course differing business policy targets; on the one side the direct marketing, and on the other the specific information for, for example, the broker or for the other target groups. This makes the whole thing relatively difficult, as convergent targets are being pursued. However, I think the Xnet portal has been very successful here.“

Claudio Grolimund: „In addition to the targets for profit and turnover, do you also want to improve efficiency?“

Nicolas Jene: „Exactly! It is of course quite clear that process-oriented thinking is behind this, i.e. we not only want to sell well, but we also want to optimize our processes for handling claims and claim notification. We have carried out surveys in which we did not fare very well. They showed that people simply could not get to grips with how to complete the claim form, and the self-service proved to be inadequate. These are actually the objectives to be covered by the Xnet public portal.“

Claudio Grolimund: „What other special requests were there from the consultants and the customers for the portal?“

Nicolas Jene: „Basically, we follow the user-centric design approach, which is an important factor for me. It means that we focus on target groups, and provide the relevant target group with the information or solution that it needs. And that is the overriding premise, i.e. the entire portal needs to focus on these target groups. It should not just be easy to use; it also needs to address the requirements. This is reflected when I say: Ok, there are interested parties who use our website and need to find information very rapidly. The search for information must not just be easy, it must also be fast. If you consider the broker, you need to ask: what information do you need, for example, to determine how to become a broker? This was previously not covered by our website. This „Why Generali?“ that we built in, is very important, i.e. why should the customer work with us at all? In the past, this was also not so clear from the website; there were just products. And now the approach is far more specific, and we even present the benefits the customer actually receives from working with us.“

Claudio Grolimund: „You have arranged the services according to the lifecycle approach. How does this appeal to your customers?“

Nicolas Jene: „There are no reports, but we do have feedback, for example, from our general agents. And they are enthusiastic. The pure product-orientation can no longer be carried out as such today, as people can't understand what type of product they are actually dealing with. Is it a property insurance product; where does it stand relative to a life insurance product? These guiding concepts are really extremely well received. Our general agents can now let their customers access the website themselves and tell them ‚Take a look at this...and then come back to us, and we will then give you proper and detailed advice'."

Claudio Grolimund: „You have described the advantages of your Web presence. What makes your Web presence so unique and innovative with respect to other portals?"

Nicolas Jene: „Well, what is really innovative is that we have a real portal. From a technical point of view it is a real portal with a Web content management system, which is built into this portal, i.e. the Web content management system is no longer the be all and end all, but is really just one individual component. What is innovative about this is that, in the future, we can integrate various applications into the complete portal relatively quickly and efficiently, i.e. planning, retirement and pension planning tools, as well as components for the "50+" group are all components that we are gradually accommodating. And there are also applications that we can integrate relatively easily with drag-and-drop."

Claudio Grolimund: „What are you doing in the areas of self-service and user generated content such as, for example, address changes?"

Nicolas Jene: „When we develop an application, it has a core and a frontend. And this frontend is user-specific. For this reason, in the future we can offer such self-services as the setup of the application for the customer. And this is clearly something that is required. It makes no sense if the customer calls us to inform us of a change in address, and then our employees have to busy themselves with entering this change in the system. Online banking, for example, is very wide-spread throughout Switzerland, so people are aware of self-service products. The market

studies also show quite clearly that people find it no problem whatsoever to deal with these systems. This means, this is definitely the way forward.“

Claudio Grolimund: „How is it looking with the security and data protection of the portal? How can you guarantee the security and privacy of the users?“

Nicolas Jene: „We have a Security Officer, who called in an independent external firm to carry out a proper analysis of the security of the entire installation here. They took everything into account; they didn’t just look to see if attacks from outside could occur via the Web, but also analysed whether the applications were correctly developed. This is a very important point for me, as we can not limit security to establishing whether or not we have a really good firewall, but it must also take into account whether or not everything was developed and built-up according to specific security guidelines. And are the patch management and release management geared towards the security concept? This is of course defined by the relevant internal personnel here and they are very deeply committed to this. And we have installed patches and fixes etc. in collaboration with IBM, so that we can demonstrate the highest possible level of security.“

Claudio Grolimund: „What was decisive for the selection of IBM and WP Experts in your search for a partner?“

Nicolas Jene: „This was of course a very important decision for us. We have both SAP and IBM in use. However, the core insurance applications all run on Websphere, on the Web Application Server. It was therefore only a short step to decide to work with IBM for the portal, where application integration is involved.“

Claudio Grolimund: „You have entrusted WP Experts with the evaluation, the advisory services, right up to the implementation and the training of the employees. How were WP Experts able to help you, and how did the collaboration work?“

Nicolas Jene: „Portal experience has shown that there are specialized providers such as WP Experts who focus on portal integration. This is very important because

portals and portal integration are a highly complex topic. So we were of course extremely dependent on support, which IBM and the business partner WP Experts then offered us.“

Claudio Grolimund: „What solutions do you use and how did the integration, or migration, work out?“

Nicolas Jene: „Well, we use a relatively large amount of IBM software, the Websphere Portal Server, the Websphere Application Server, which form the foundation of the portal. And then of course there is the IBM Web Content Management System. These are, to all intents and purposes, the three central components of the whole solution. And there’s no question, the integration worked; the portal shows that it did. So obviously everything is possible. But it is of course IT, and there are always some difficulties. But together with IBM, we have been able to overcome them completely.“

Claudio Grolimund: „Many thanks for your comprehensive remarks.“

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