DIGITAL TRANSFORMATION, BUSINESS SUPPORT

Gjensidige online insurance platform

Online insurance claims and self-care services, with insurance sales in less than three minutes.

Background

Gjensidige Forsikring ASA, a leading Scandinavian insurance company, has been providing insurance solutions for more than 200 years. Time has not dulled their faculties however and the assumptions behind their strategy remain both clear and ambitious. Clients of Gjensidige are able to purchase even the most advanced insurance products on their own, report claims and execute many associated operations - all without having to engage the company's personnel. The resulting savings in time and customer service can then be refocused towards creating better insurance products and developing a higher standard of client support.

In 2015, Gjensidige brought another major insurance company from the Baltics under its banner in order to significantly increase their presence in the region . This was consequently accompanied with a strategic vision of transforming the role of the insurer's website into that of a comprehensive customer-self-service and self-purchase platform. The company invited to run this project was MakoLab.
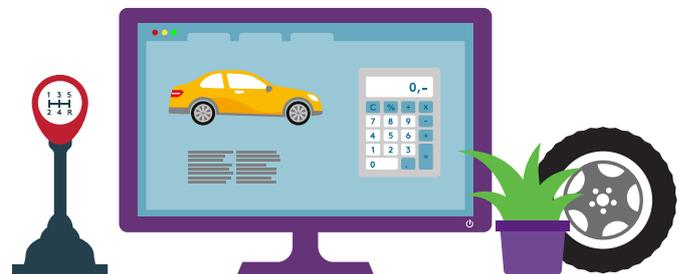
Goal

The challenges that this online solution sought to address for the Baltics markets (Lithuania, Latvia, Estonia) included building a functional and user-friendly online tool for offering the purchase of advanced insurance products and a full set of services and sales operation functionalities to support customer self-service. This tool would then be packaged in an expertly-designed architecture of information with a coherent visual identity.

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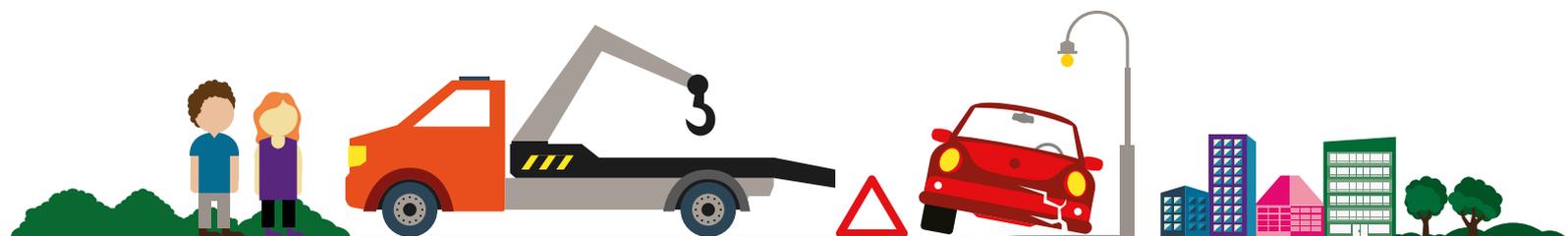
Solution

The Gjensidige solution (that has already been implemented in 3 countries: Lithuania, Latvia, Estonia) manifested as an advanced, personalised and comprehensive selling platform. Though technically complex, it is an intuitive and user-friendly tool.
A Gjensidige customer can now perform their entire purchase process online in a simplified manner.
This ultimately results in customers being able to acquire valid policies with no need for personal interactions beforehand.

For this to be possible, the platform offers its users:
- Easy and intuitive access to information necessary for making purchase decisions and for performing all other accompanying operations - by the customers themselves, of course
- Authentication via a bank account
- An online shop with insurance products
- A self-care solution
- A claims solution that automates losses processing
- A tool for obtaining offer forms
- Multiple sub-applications supporting the insurance contracting and servicing processes
- Online support availability (e.g. online chat with a call centre)

All of this is connected to a bespoke, intuitive architecture of information that supports the customer in performing their insurance operations online and making purchase decisions. Wrapped up in a highly coherent Gjensidige brand identity not only enhances its use but also increases overall brand recognisability.
Delivering such an easy-to-use self-service portal that covers an extensive number of products, functionalities and services required the application of advanced technologies and a careful design and planning process. The solution is based on the multisite & multilanguage Sitecore Platform. The design of the website components infrastructure in Sitecore makes it easy for marketers to operate the website in flexible manner (with no need to enlist the help of developers). At the same time, by operating with a strictly monitored set of branded items, they are sure to provide their customers consistently with the same brand experience:

- a highly cohesive brand identity that is easy to maintain by the marketers via the atomic construction of the website in Sitecore (numerous brand-driven items instead of page layouts),
- the same high-quality customer experience across all online media platforms (landing pages, standard website, online service portals) and devices (desktop, mobile).

The technical solution was prepared using the Microsoft .NET platform and SOA (Service-Oriented Architecture). The portal aspect was realised on the basis of the CEP platform by Sitecore - a long-time leader in the delivery of solutions for content management, as confirmed by analysts of the renowned Gartner institute. Considering the client's specification, particular attention was applied to the security of data, website performance and the measurement of actual conversions. The multi-threaded and multi-dimensional integration of different systems and tools, using a variety of methods was a main challenge for the project.

MARCIN KOTYNIA
Manager of the Business Solutions team at MakoLab,
responsible for the realisation of the solution for Gjensidige

Solution

The careful design of the branding components to fit the platform were supplied by the Gjensidige User Experience-oriented frontend framework – Gjeff.
The project also extensively explored Sitecore's integration capabilities. Delivering all the necessary possibilities for the sales journey to the insurer's customers and providing them with the proper level of comfort (and security) for enhancing the overall self-service and customer experience involved integrating the Platform with many internal and external systems and applications:

- multiple identification providers (banks) - a client is able to login to their self-care solution using only a bank account
- multiple payment systems adjusted to the country of operation
- multiple insurance systems
- government systems used, for example, to identify insured vehicle data
- various analytical tools

The system is based on a scalable architecture and divided into over 20 elements – able to operate separately, yet coherently. In this way, for the end-user, the system remains transparent, working as a singularly comprehensive, high-quality tool. Applying such a solution enables the provision of monitoring and reporting processes on each unitary element of the system and a scalable architecture which also secures updates on each single element, with no risk of influencing the rest of the infrastructure.

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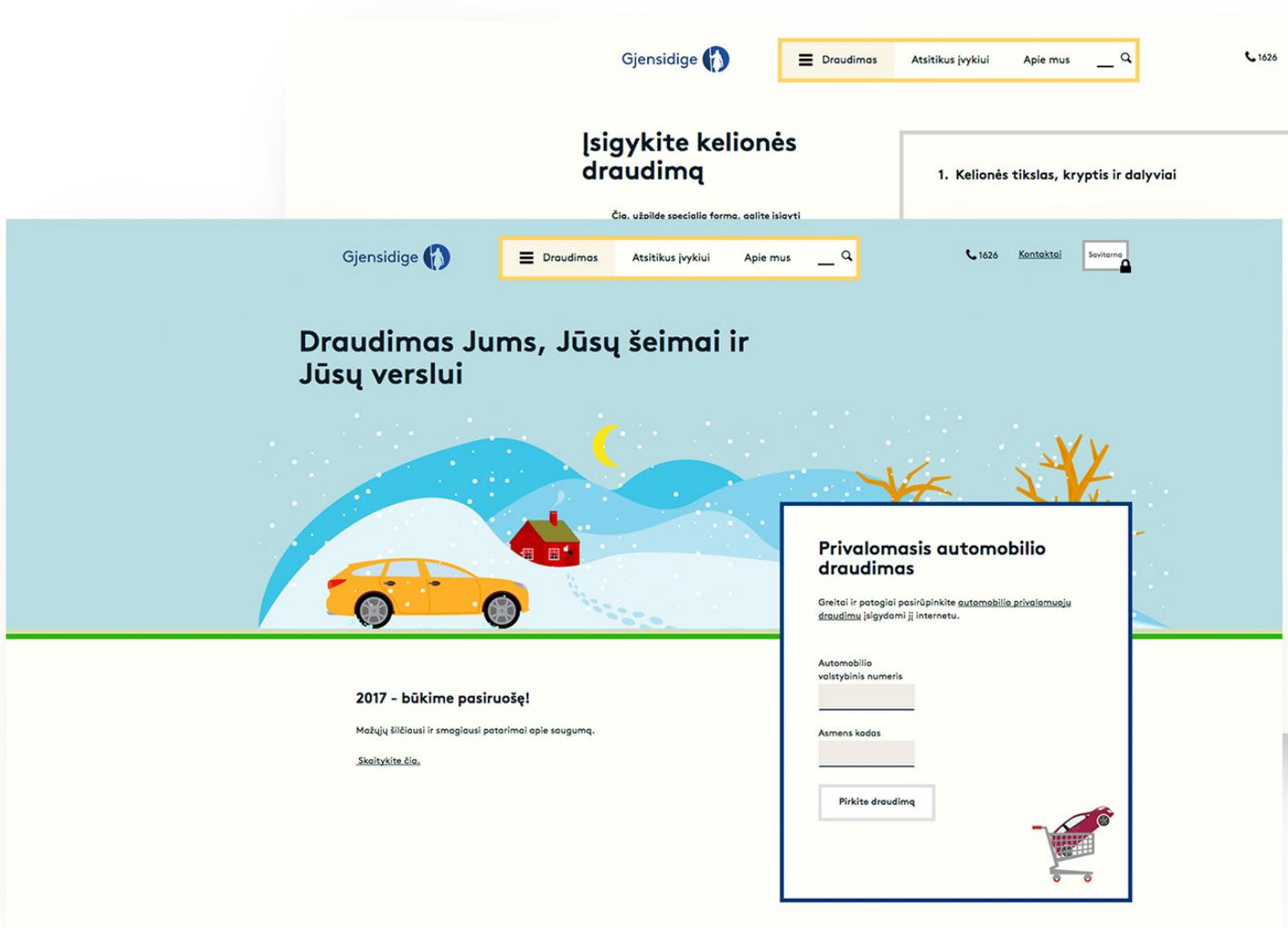
Results

9
VARIOUS BANKING
SYSTEMS INTEGRATED

50+
POINTS OF INTEGRATION
IN TOTAL

3
COUNTRIES
IN THE GJENSIDIGE
BALTICS REGION

2
TIMES MORE SALES
NOTED OVERNIGHT
ON MOTOR VEHICLE
THIRD PARTY LIABILITY

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