



# Case Study | Provinzial NordWest

## New Digital Insurance andsafe

### The Project

Start	October 2018
Go-Live	May 2019
End	September 2019



### The Challenge

The great challenge was to define and implement a hitherto non-existent 100-percent cloud-based strategy for the creation of a new digital commercial insurance. Provinzial NordWest was looking for a partner that could serve as one source for everything from technical insurance systems and frontend development to operational management, in addition to assuming overall responsibility for this. adesso insurance solutions was able to face up to this challenge and assumed the overall responsibility for this unique project—something that has never been done in this way in Germany before. adesso insurance solutions was able to provide all products for the creation of a new insurance In|sure General Policy, In|sure General Claims, In|sure Partner, in|sure Product Manager, in|sure Paytras, and in|sure Commission were used.

Another major challenge was the ambitious timeline of six months for building a new digital commercial insurance from the ground up. Not only did the new systems and existing peripheral systems need to be interconnected, the team, comprising various companies of the adesso Group (adesso insurance solutions, adesso AG, ARITHNEA, adesso as a service), and external partners had to integrate in the shortest time and work seamlessly together.

### The Solution

adesso insurance solutions was responsible for the provision and development of the backend systems. For this, it delivered the software components from its in|sure product family for the areas of inventory management, claims management, product management, collections and disbursements, and commissions as well as partner management. ARITHNEA contributed its expertise to frontend creation, design, and development. Operational management of the platform in the cloud was assumed by adesso as a service.

On the technical level, andsafe was not built on a classic computing center, but draws on all the required services from Amazon Cloud. This way, the digital commercial insurer has virtual computing centers that can be flexibly adjusted to the current needs and are always state-of-the-art. As a result, the digital commercial insurer achieves completely new development speeds. New features can be added almost overnight.

### The Client

#### Provinzial NordWest

As part of the Sparkassen-Finanzgruppe [Savings Banks Finance Group], the Provinzial NordWest Group comprises the tradition-rich regional insurance companies Westfälische Provinzial Versicherung, Provinzial Nord Brandkasse, Hamburger Feuerkasse, and Provinzial NordWest Lebensversicherung. It operates in Westphalia-Lippe, Schleswig-Holstein, Hamburg, as well as Mecklenburg-Vorpommern. With total premium revenue of around 3.5 billion euros, the Group is one of the biggest German insurance groups and the second largest public insurance group in Germany.

### Initial Situation

andsafe was built as a new digital commercial insurer from the ground up.



To build our digital commercial insurer, we were looking for an all-rounder experienced in the sector, with specialized and technological leadership competence. adesso is diversified in all technology areas of relevance to us, and was able to offer us the necessary IT services under one roof. An important criterion for us was adesso's readiness to assume overall responsibility for the technical and creative implementation."

Dr. Thomas Niemöller, IT Director at Provinzial NordWest

2018/2019	Oct/Nov	Dec/Jan	Feb/Mar	Apr/May	Jun/Jul	Aug/Sep
Project Start	○					
Provision of DEV in AWS Cloud		○				
Provision of in sure Partner, in sure Policy Claims			○			
Completion of collections/disbursements system						
Go-Live					Start & Sales 1 <sup>st</sup> Product	
Connection of Aggregator					○	
Connection of AO Agencies and Savings Banks					○	
Provision of Broker Portal					○	
Connection of Broker Pool						○
Sales Start						Sales 2 <sup>nd</sup> Product ○

## The Project Timeline

In the middle of October 2018, the project started with a 10-person team, which reached 40 people in peak periods. In the first three months, the test environment in AWS Cloud was provided and the first in|sure products (in|sure Partner, in|sure Policy, and in|sure Claims) were provided in the test environment. A system to illustrate the interactive question logic and the TAA (rating, quoting, application) system, which is central to the calculation of rates, were also connected. This was followed by professional tests in Amazon Cloud including the collections/disbursement system (in|sure PayTras), the commissions system (in|sure Commissions), and the frontend comprising the website, the application part with the quote calculator and the customer portal.

In May, after the Federal Financial Supervisory Authority (BaFin) licence was granted, andsafe could finally be launched with a ready website, the application, and the customer portal. From this point on, all commercial operations – from the first contact through customer service and support to contract conclusion – could be processed on the new platform. A general commercial liability insurance was the first product that companies could purchase and contract online.

In July, other sales channels were connected: the customer aggregator finanzchef24 via a BiPRO interface, a comparison portal for commercial insurance, and exclusive sales organizations and savings banks. In conclusion, a broker portal and additional

application parts were provided for the corresponding sales channel. In September 2019, sales of the second product, professional property damage liability insurance, began.

## The Outcome

adesso insurance solutions set up the core IT for a new insurance company, a complete application landscape in the cloud. One could say it was a plug-and-play insurance structure. In this process, the adesso Group provided everything from one source, from the backend implementation and frontend design to hosting. With andsafe, insurance was not discovered, but digitally revolutionized: little management, streamlined processes, and lots of performance.



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