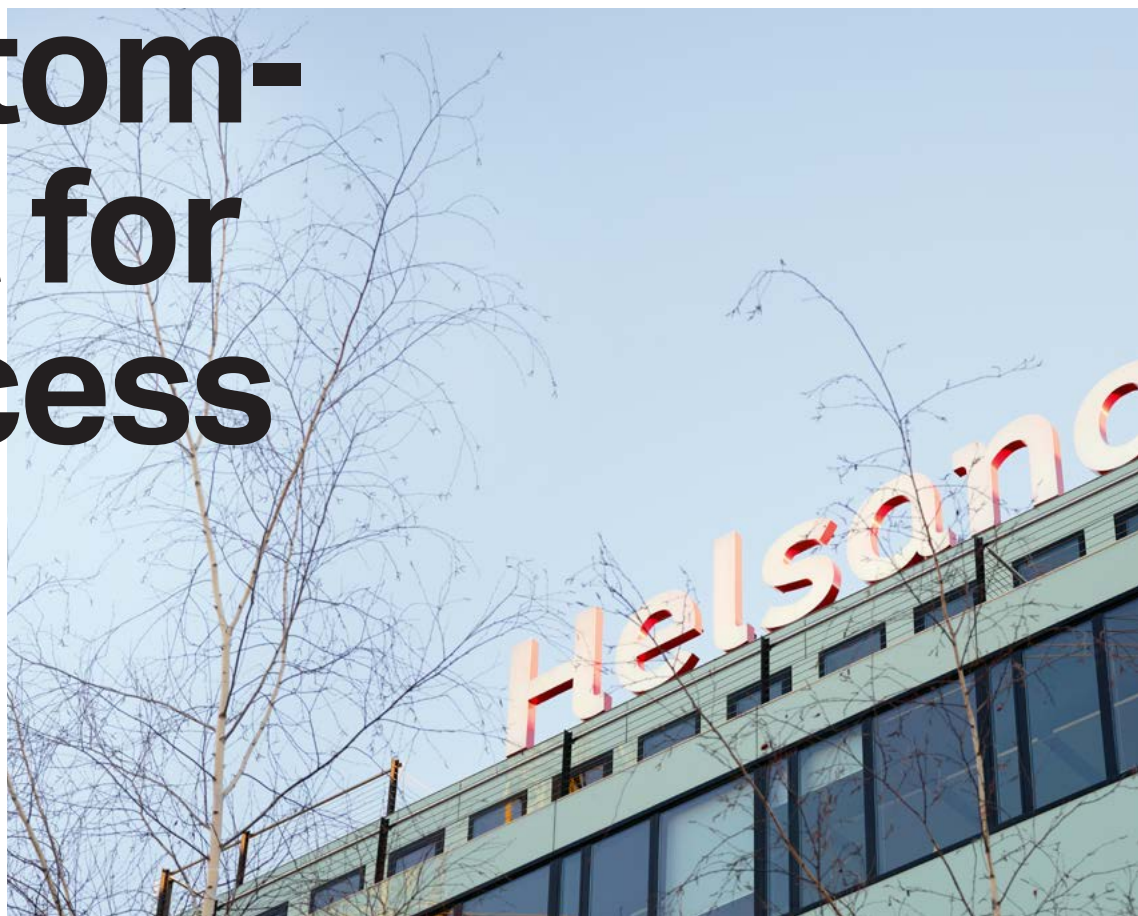


Custom- built for success



ARTICLE

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Adrian Schoch, CEO, and Tobias Kricki, CFO, of Procure Vorsorge AG, talk about their innovative broker tool developed in association with Ergon. How a simplification of their complex system sequences raised product quality and revenue at the same time. And the power of the personal touch in the age of digitalisation.

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"We are now completely in control of our product and it enables us to act faster and more agile in the market than ever."

TOBIAS KRICKI,
CFO, PROCARE VORSORGE AG

2

Procare is a subsidiary of Helsana Group. It offers bespoke insurance solutions for all walks of life, both private and corporate – apart from health insurance, which is dealt with by its parent company. As a “poolbroker”, Procure gives access to most all Swiss insurance companies. Its two target groups are: client advisers from Helsana Group, so they can offer a much wider range of solutions; and a large number of independent brokers who can provide full-service consultancy from day one, thanks to Procure. Together these groups ensure high volumes, resulting in both a strong market position for Procure and favourable terms for end-consumers.

So, how does its business work? Let’s say a broker visits a client to insure her new car. He enters her client data into the Procure broker tool and requests an

estimate by choosing three insurance companies from the large selection. The broker quickly receives three ready-made offers and sees right away which suits his client best. Then he returns the signed contract and Procure double-checks it. Schoch explains: “We can issue and send out half the policies ourselves, the other half are processed directly by the relevant insurance companies.”

Since this broker tool is a crucial interface for all business transacted between Procure and the brokers, obviously a state-of-the-art system is needed – one that handles the entire process intelligently and efficiently, from client estimate to completion of contract.

Custom-built broker tool

The old broker tool was twelve years old and was not



THE BEST PLACE FOR BRAINSTORMING:
THE CAFETERIA AT HELSANA'S HEADQUARTERS IN DÜBENDORF.

at all user-friendly. It could not cope with the internal and external demands of today, nor did it enable smart controlling with precise analysis. And when the German system operator came near to bankruptcy, uncertainty was fuelled further.

It became clear that the old system had to be replaced by a modern one, one that is driven by customer needs. Procure seized the opportunity to differentiate itself from its competitors and to bring its business to a whole new level.

The power of being user-friendly

"For us it was important to work with a Swiss operator and deploy local resources; it is also easier in terms of data protection. We looked at all the Swiss systems on the market but did not find anything we liked. We

would have had to endlessly modify existing applications, which seemed highly risky. You have to understand that reliability is a major argument. As a poolbroker, we are a fail-safe for brokers, insurance companies and end-consumers alike," explains Schoch.

In the end, Procure placed its bet on an individual solution and, in collaboration with Ergon, developed a custom-built broker tool – one that optimises services and workflows from the ground up and enables stakeholders to be more team-oriented and client-centric than ever, due to the collaborative nature of its UX design. And with tools that include workplace observations, polls and early usability tests with all user groups. The best thing about it? It took less than a year from idea to go-live and it stayed on schedule as well as on budget.



"Our goal is to digitalise the Swiss insurance industry, step by step."

ADRIAN SCHUCH,
CEO, PROCARE VORSORGE AG

One-stop shopping

This broker tool primarily serves the back office. It is much more user-friendly than the previous system; the input mask is simple and uncluttered yet it offers added control features. Hence it empowers insurance brokers to present the most viable solution to end-consumers in a heartbeat. That is, with preferential conditions, from a single source.

"The application can process estimates, selections and closings, and, at the same time, display potential payouts – which is usually very complicated. We can control it all by ourselves but we also get a comprehensive overview of all businesses and analytics. We are now completely in control of our product and it enables us to act faster and more agile in the market than ever," says Kricki.

Scaling quality

The newly gained agility results in higher-quality enquiries and considerably faster signings. No wonder, the input mask with simplified text boxes shortens the user journey significantly. That is both motivating and rewarding to the broker; he will receive his commission faster, too.

Due to the automation, Procure expects to double, or even triple, its revenue with the same amount of employees. The team is excited about the solution, as it enables them to work more efficiently and to focus more on giving quality support to brokers. And this is only the beginning. Future extensions will innovate the tool further and make the everyday workflow more efficient, while adding value to the services.

“Despite our thirst for progress, we must not forget we are neither digital-only nor just another direct insurance company. Procure puts great emphasis on the relationships with its brokers because the personal touch is essential and differentiates us in the market – today as much as tomorrow,” says Schoch.

Your vision of the future?

“We aim to drastically reduce manual labour, such as processing and other painstaking admin work. At the same time we would like to spend more time on consulting and creative quality tasks, that nurture our hunger for innovation. That is how we plan to digitalise the Swiss insurance industry, step by step,” explains Schoch. />

_CODE TO SUCCESS

by Adrian Schoch and Tobias Kricki

_THE PERSONAL TOUCH

Be it consultation, support or just a talk, you ought to make it personal. We think customer proximity is essential for a successful business. We greatly appreciated this quality during our collaboration with Ergon.

_WITHOUT KNOWLEDGE THERE IS NO HOW

To meet company needs, you need three things: a deep understanding of the business you are in, a professional attitude and a focus on the essential.

_ALWAYS STAY POSITIVE

You will always find things that need to be improved but, if you want to lead the way, you have to get up and say: let's do it and let's push it forward. A euphoric mood can be truly invigorating.

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