Unifying the customer experience in a fragmented insurance landscape

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Building a future we can all trust

Providing access to multiple target groups

Like many organisations in the insurance industry, a.s.r. offers a range of products via multiple brands, varying from life and employee benefits to non-life. Each a.s.r. brand targets a different user group and offers a different way for customers to access their policies and systems. On top of that, there are often resellers and other business partners involved. This means that multiple target groups need to access multiple applications through multiple channels, often across multiple brands.

The company knew that unifying the customer experience wouldn't happen overnight. To reach their security and marketing goals, they started looking for a cloud Customer Identity and Access Management (CIAM) vendor that would be up for a partnership for multiple years, including joint roadmap conversations to keep meeting the evolving usability and security standards in the fast-changing area of customer identity. Their search led them to Thales.

Identity validation with iDIN

One of the issues that a.s.r. faced in their existing home-grown landscape, was that their online customer database did not meet the standards of reliability that they were looking for. Their customers' identities needed to be re-validated and then matched against the systems of records.

That's why, instead of migration, a.s.r. took the bold decision to re-onboard their customers, based on a valid identity proofing scheme (in this case, the Dutch bank ID iDIN). This way, all the data in the new identity database would be reliable and secure, according to the legal identification processes used by Dutch banks—an important prerequisite for organisations in financial services.

Brand-by-brand onboarding

a.s.r. took a brand-by-brand approach to re-onboarding and validating their customers. For one of the first brands, they additionally used each customer's policy number as a unique identifier to match them against the systems of records for the Thales OneWelcome Identity Platform.

After that, we took the same approach, making minor adjustments for each a.s.r. brand, depending on the matching requirements needed for the backend data. For some brands, other data identifiers were needed to link the backend information to Thales. In the end, this resulted in a single platform that unites all brands, thanks to our flexible user journey orchestration capabilities and the option of linking to multiple data identifiers.

The next step was to extend the unified platform to the front-end to provide customers with the best customer experience. a.s.r. created

their own customer-friendly UI across brands, based on business and marketing requirements. This UI functions on top of Thales as a unified portal that connects through APIs to all different backend systems.

a.s.r.
de nederlandse
verzekerings
maatschappij
voor alle
verzekeringen

Integration with Dutch eIDAS for business partners

a.s.r. does a lot of their business through intermediaries that have access to their B2B portal, Cockpit. On top of that, they have a real estate branch that services business partners and lessees.

The insurance industry in the Netherlands is working on creating a unified login for business users through the government-accredited electronic identification scheme known as 'eHerkenning', which complies with the EU eIDAS standard. Since Thales is one of the brokers for the eHerkenning scheme, it was a small step for us to implement this into the overall IAM infrastructure at a.s.r.

A day-to-day relationship with customers

The insurance industry is constantly in flux. Besides online relationships with their customers, a.s.r. undertakes many business initiatives to remain relevant for customers, such as health apps and advice tools for personal finance.

In some cases, the entry level for customers is very minimal to ensure a user-friendly experience and minimise data collection. The advice tool for personal finance for example uses a very simple registration flow. A potential customer registers with just an email address, fills out their details and receives free advice. Through a magic link, users have access to their file for as long as they need, depending on the scenario.

As one of our satisfied customers, a.s.r. relies on Thales as a single source of registration and authentication with the option to create different flows for each of its brands and business lines. Now, they no longer have to use their product as a starting point to serve their customers. Instead, they enhance the user experience with a simple approach that makes their customers' lives easier.

A merger organisation with a diverse brand portfolio

a.s.r. has a long history of providing customer-friendly insurance products on the Dutch market. Over the years, the company has grown into a merger organisation with a wide range of brands and products, all with different backend systems and processes.

To streamline the user experience for their B2C and B2B customers, a.s.r. envisioned being able to onboard and serve their customers online and provide a frictionless customer journey across all their brands. That's why they drew up a step-by-step Identity and Access Management (IAM) vision for the coming years with Thales as their trusted partner.

About Thales

The people you rely on to protect your privacy rely on Thales to protect their data. When it comes to data security, organizations are faced with an increasing number of decisive moments. Whether the moment is building an encryption strategy, moving to the cloud, or meeting compliance mandates, you can rely on Thales to secure your digital transformation.

Decisive technology for decisive moments.

2,000,000
Insured people and companies

6
Brands

1
Portal for B2B & B2C