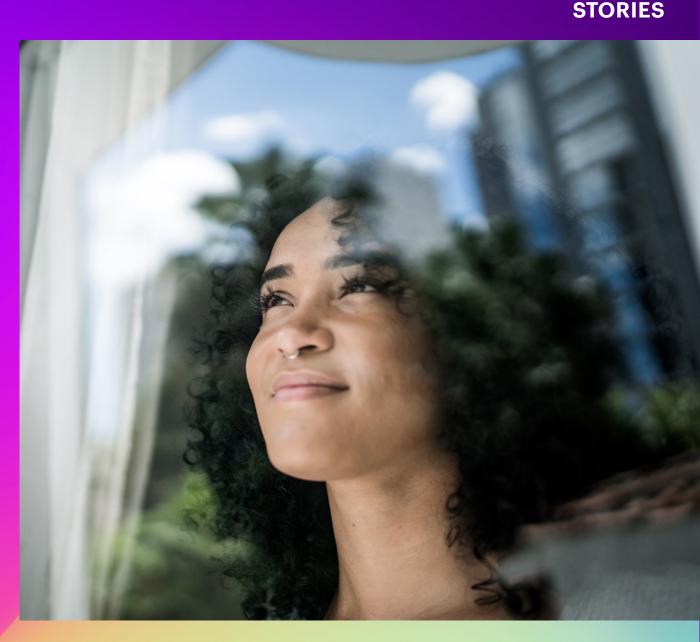accenture

Improving the public insurance experience with digital tools

A digital transformation of substantial size

Insurance plays a vital role in helping people manage risks of all kinds—especially for this public insurer, which helps 1.2 million self-employed Europeans manage their health, wellbeing and a wide range of other risks. High stakes and complexity come with the territory for many insurers, and organisations require robust systems to deliver top notch service.

In 2016, this public insurer realised that its decades-old core IT systems were creating significant roadblocks for employees trying to help people.

For example, searching for information on paper took up too much employee time, slowing down service speed. Insured people also had to jump through many hoops to access or update their information.

The public insurer chose Accenture as its strategic partner for this immense digital transformation of its core systems.

When tech meets human ingenuity
Aiming for excellence, by design

To make a real difference, IT transformation needs to be about much more than technology. That's why the project began with design thinking exercises that put people at the heart of every decision the team made. A team of employees from the public insurer met with specialists from Accenture to identify pain points for employees and the self-employed people the public insurer protects. We also shared our expertise in agile ways of working with the public insurer.

The team worked together to build and launch the new systems, using web-based technology to maximise efficiency and flexibility.

Focussing on the needs of the staff and the insured people, it differs from the legacy systems in many ways, but four stand out:

Artificial intelligence-supported digital workflow developed with our partners at Avanade, the workflow replaces old paper-based processes. This makes it much easier and faster for employees to find the information they need to quickly help insured people.

Faster, easier and more accessible service experience so insured people can update their mailing address, review past information, or even share relevant information like an invoice for medical treatment, they can quickly and easily do it however they like—through the new app, online, over the phone, or even via mail.

Real-time information about accounts and services for employees and insured people. The information of insured people in the legacy system was always at least one day old. The new one uses "lean" applications to make information like payment transactions and data management stay current, no matter how it is accessed.

Agile delivery methods using development scrums and collaboration through tools like SharePoint allowed for rapid iteration and close collaboration between the public insurer's IT and business departments. This helped the team find the best solutions for complex problems. The contribution administration system alone went through more than 50 releases across 125 sprints, making use of 1,800 automated test cases. The final two releases saw 155 million bookings successfully migrated to the new system.

A valuable difference
A superior experience for insured people begins with better tools for workers

With the help of Accenture, the public insurer has used innovation to streamline its internal and external processes for people. Where once they were a burden, these systems are now a boost to both employees and the people they help.

For staff, the project means they spend less time searching through stacks of paper and more time making a difference in the lives of the people they serve. The public insurer's agile operating model means it can react faster to future changes in its mandate or goals.

For the insured, the project means they can now access their information in whatever way they like with up-to-the-minute accuracy. This real-time one-stop shop for information saves them time.

On top of making life better for these two groups, the project also makes a difference **for broader society**. The client is publicly funded, and the new core systems help it perform its important social function with greater efficiency, accuracy and adaptability. Making it easier for the self-employed to manage risk strengthens the social fabric of the public insurer's country.