



## REFERENCE

# HDI Gerling Belgien: Acquisition of the mid-tier thanks to an innovative multi-risk insurance package and highly automated online broker sales

**The organic growth of business with defined products in new market segments is only to a limited extent economically viable due to high personnel and development costs for product planning / pricing, contract administration and claims handling.**

**A highly automated sales approach was developed in collaboration with mgm technology partners, thereby opening up the small and medium-sized enterprises segment for the HDI-Gerling product Compact.**

## Task definition: Business planning for the consultation-intensive product Compact online

Drawing on the Compact policy, HDI-Gerling is fielding an insurance package that is tailored to the respective customers during the consultation process. Based on the sector (e.g. printing, trade, small companies), it offers comprehensive protection for the relevant operational risks.

The aim of the project was to produce an online solution for the Compact policy sales process which enables market partners (primarily brokers), together with customers, to configure their insurance packages individually and to conclude them directly upon receipt of the result of the risk assessment.

## The following areas had to be dealt with as part of the solution definition:

- Definition of product/market combination – selection of the sectors where Compact is to be offered.
- Price structuring: calculation of online prices together with pre-selected lead brokers.
- Iterative prototyping – parallel development of functional prototypes for support with requirements management and QA between (brokers) sales, process experts and technical staff.



*“In order to develop an online solution for an innovative product like Compact, insurance and software technical staff have to get around the table with sales and the brokers.”*



**Patrick Thiels**  
CEO of HDI-Gerling Belgium

HDI-Gerling has been operating as a brand in the insurance market since October 2006. Its composite area (SACH, HUK) is represented by the globally operating HDI-Gerling Industrie Versicherung AG. Both traditional companies belong to the TALANX insurance group. The optimization and development of the product and services portfolio is a key part of the company's activities.

- Sales channel development in the broker channel through targeted communications measures.
- End-to-end process integration, including technical and organizational integration e.g. of underwriters if risk threshold values are exceeded.
- Change management: Customization and refinement of the online offerings.

“We decided on collaboration with a team of experts from mgm because they assumed a large part of the responsibility for the success of the project with their technical and specialist expertise in online business”, as Patrick Thiels explains the reasons for the collaboration.

## High degree of automation with complete process control

The “eMove” online system was developed for brokers as a technical basis for the solution, which accesses an agency system of mgm technology partners in the backend. The latter evaluates incoming inquiries and transfers

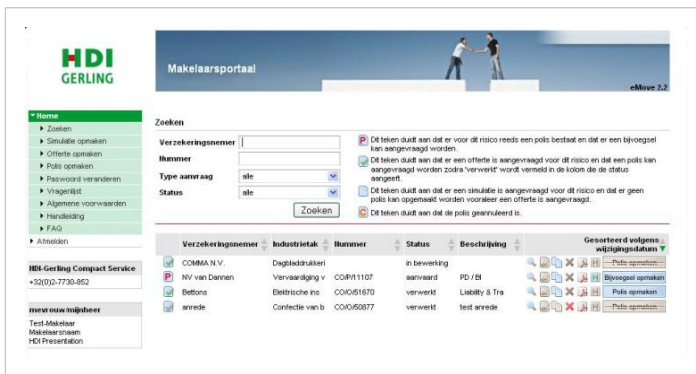


Figure 1

acquired business to the relevant inventory price design and price and policy testing to be handled completely in one system, ensuring short market implementation cycles. The integration of existing systems (inventory management, accounting) is achieved through standard interfaces. Complete, system-side process control without media discontinuity is extremely important in online business, as price adjustments may be necessary during market launch.

“In online business, the proof-of-concept (PoC) must firstly show that a feasible business has been developed. eMove enabled us to prove the feasibility of the sales approach in a short period of time,” says Wolfgang Filser, project manager at mgm technology partners, outlining the benefits of the use of eMove.

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## Security

Various security features, such as personalization including server-side password encryption, utilization of the https protocol and additional access filters, e.g. for PDF use, ensure the necessary trust in the security of the solution implemented.

## Customer satisfaction underlined by positive trend in Compact contract conclusions

A sales solution, such as eMove for HDI Belgium, is only successful if the underlying business concept is properly implemented by the online system and the number of contracts concluded increases.

“With our solution, we can now also offer small and medium-sized customers comprehensive insurance protection for the first time. This would not have been possible without our team’s collaboration with mgm,” states Patrick Thiels, summing up the collaboration.

Could we catch your interest in our know-how?

Enter into dialogue with us then:

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