

R+V Versicherung

Better information exchange increases customer satisfaction

CLIENT PROFILE

Sector: Insurance

Company: R+V Versicherung AG

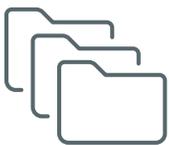
Employees: 14,700

Revenue: €12.2 billion (corporation)



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MILLION CUSTOMERS



23

MILLION INSURANCE CONTRACTS

TGIC and BiPRO: Robust security for insurance data

Data protection and compliance on one hand; a rise in personal information theft on the other. Judging by the media headlines, you might get the impression that electronic data processing and security breaches come hand-in-hand.

Data security concerns don't just affect companies like R+G Versicherung AG; they affect the entire insurance industry, which employs more than 500,000 people in Germany alone, with annual revenues of around 250 billion euros.

Customer data protection is given the highest priority in the insurance sector because of today's constant information exchange between organisations' IT systems. A classic example is the settlement of claims from traffic accidents. Information from Germany's central vehicle register has to be included in the process along with the insurance data of those people involved in the accident.

Industry network no longer appropriate

To ensure the information exchange is as smooth and as secure as possible, the German Insurance Association (GDV) has operated its own industry network for more than 20 years. This network is only accessible to a limited group of users.

By comparison to the global and simple access provided by the internet, the GDV industry network was becoming increasingly cumbersome and inappropriate for the digital age. Connecting individual workplaces via dedicated lines was not costly, but also lagging behind recent data security practices.

As a result, the GDV established a new and secure communication infrastructure: the Trusted German Insurance Cloud, or TGIC for short. Registered users – including insurance brokers, insurance providers, government authorities and other organisations – have to authenticate themselves twice to gain access to the portal, just like online banking.

“With the CA API Gateway, brokers can now process their insurance quotes more quickly.”

Dirk Thierling,
IT Client Manager for Sales
at R+V Versicherung AG

BiPRO-Standard unified file formats

Although TGIC ensured high levels of security and protection for policyholders' personal details, there were still concerns about external data processing that needed to be addressed.

For a long time, insurance companies and brokers lacked any standards for configuring and designing the interfaces needed to transfer various data formats smoothly across their diverse industry systems. BiPRO (named after the German “Brancheninstitut Prozessoptimierung”) made a new set of rules available to solve the challenge of unified data transfer. BiPRO determines how data must be formatted to ensure it is processed in the same way by all types of IT systems and applications. As part of this process, APIs provide the integrations needed to ensure BiPRO standards can be implemented relatively easily.

While brokers, insurance companies and government organisations are under time pressure to connect to TGIC, the sheer volume of providers using BiPRO meant it was taking time to unify the data.

Nevertheless, the Verband Deutsche Versicherungsmakler (Association of German Insurance Brokers) recorded more than 600 connected broker companies with a total of more than 12,000 employees.

With both TGIC and BiPRO, the protection and security of personal information is the highest priority.

APIs guarantee smooth data exchange

TGIC subscribers use a diverse range of dedicated company applications, which cannot be linked directly to the portal without significant adjustments being made to IT infrastructures and access points. APIs provide the best solution for overcoming this challenge.

These standardised interfaces ensure data flows from diverse applications are automatically aggregated and reformatted. This in turn ensures the information is processed smoothly across all IT system boundaries.

Depending on the complexity of the TGIC subscribers' IT systems, customising the API gateway integration could take several months to complete.

Companies such as R+V Versicherung AG use the solution to adapt APIs to new industry standards and fulfil branch requirements, while also improving service levels for customers.

“Insurance brokers linked to us can access all the data they need quickly and securely using the newly organised access points,” says Dirk Thierling, IT Client Manager for Sales at R+V.

“CA API Gateway doesn’t just offer increased security, it simplifies our processes.”

Lars Schäfer

System Engineer in the R+V Team
for system access and online transactions

As a result, insurance quote generation has been simplified and processing times for customer requests significantly reduced.

R+V selected CA API Gateway due to its “proven performance” says Thierling. Support from Nagarro AG also played an important role in the decision. As a partner of CA Technologies, it would be able to ensure that the design of the APIs design and the implementation of the solution could be completed rapidly. Nagarro also has previous experience of TGIC and BiPRO projects as well as solid expertise in web services security and API development.



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