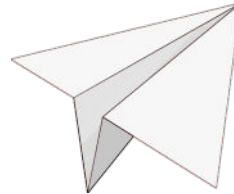


Insurance without paperwork – it's possible!

Using the Serie M/ for digital
customer communication



Starting from scratch in the digital world

"The digital world has a different set of rules, and we want to take advantage of those," Wüstenrot & Württembergische AG (W&W) CEO Jürgen A. Junker said in early 2017. This was the go-ahead for the establishment of an independent digital brand, which entered the German insurance market as Adam Riese GmbH the same year.

The proverb "... according to Adam Riese" – immortalizing the famous German mathematician – and the slogan "only what counts" reflect the company's mindset: Its product portfolio consists of carefully calculated and custom-fit services that stand out from conventional insurance offers.

- All business processes and the entire customer communication are fully digitalized.
- New audiences are targeted online through various sales channels: the website and customer portal www.adam-riese.de, various comparison sites, but also directly through insurance brokers.
- The rates of the standard insurance plans are based on risk assessment as well as the desired scope of services.
- The specialized ERP system 'Syrius' and the CCM solution 'Serie M/' both use state-of-the-art IT technology for fast response times. Their processes are highly scalable and, wherever possible, are executed automatically and efficiently in the background.

Communication in the digital age

Clarity & comprehensibility. Existing as well as prospective customers who are not being supported by a broker depend on clear and understandable language that highlights the essentials without overwhelming them with too many details.



Quick responses. In the digital environment, customers expect short response times, both when contracts are being signed and when claims are being processed..

Security. Each customer receives a personal mailbox through which all correspondence and important documents can be accessed. Automated e-mail notifications inform them about new inbox items.

The company

Adam Riese GmbH is a wholly owned subsidiary of Württembergische Versicherung AG, who is also the insurer and risk carrier for Adam Riese's insurance plans. At launch in October 2017, Adam Riese offered a personal liability insurance; its portfolio is being expanded in 2018.

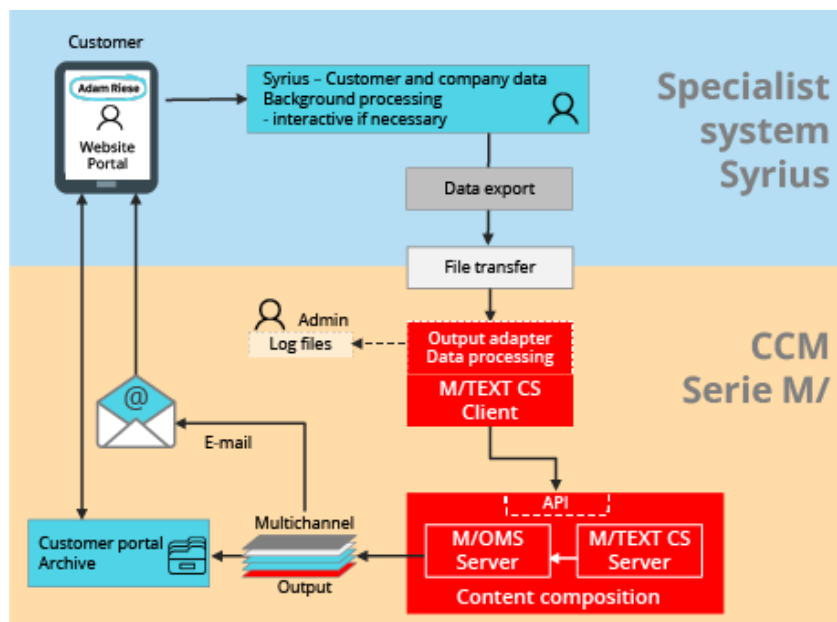
The independently operating company labels itself a "customer-centered digital insurer" that targets new audiences with custom offers on all relevant communication channels. Customer communication and insurance processes are handled exclusively digitally. There is no physical mail processing nor paper documents of any kind.

Start-up in record time

Adam Riese became operational as one of the first fully digitalized insurance providers in Germany after only ten months of development. This was possible thanks to a corporate culture typical for a start-up, characterized by flat hierarchies, agile project management, innovative processes and highly motivated employees. Only in such an environment was it possible to achieve the flexibility and agility required to define the ideal company structures and operational processes for the digital world, which could not be adopted from existing, traditional insurance business practices.

The Serie M/ at the core of digital CCM

In this creative environment, the kwsoft® consultants also hit peak performance. In just a short 7 months, they implemented the entire Customer Communications Management and supported it all the way through the market launch. They implemented the processes illustrated below, established the connection to the existing ERP system and drafted the framework for creating digital documents in compliance with the corporate design guidelines. There was one downside to the agile and exploratory innovation process, though: The document layout and data supply mechanics had to be tweaked several times.



Communication and back-end processes at Adam Riese

Finally, on October 26, 2017, the website including the product range and the customer portal was ready, additional sales channels had been connected, and the digital communication and processing procedures had been tested and were ready for production. One of the first purely digital insurance providers in Germany, Adam Riese went into operation on schedule. Thanks to the scalable and flexibly configurable infrastructure, Adam Riese was able to rapidly expand its product range in the following years.

Conclusion

Adam Riese GmbH's remarkable launch showcases how, with appropriate prioritization, a digital concept can successfully be made market-ready in a short time. Stable software technology and the expertise necessary to meet all technical and legal requirements had no small part in this. The first few weeks in operation showed that the product range is being well received, and the number of contracts signed is growing. In addition to that, Adam Riese is also providing valuable insight for the parent company's own digitalization strategy. Entering the digital world was successful; time will tell how quickly the overall process of digitalization will progress in society.



We are Adam Riese

And these are the digital advantages for our customers

- No getting lost in paragraphs, only what counts - clear and comprehensible
- Excellent service, precisely calculated rates
- All documents securely available online at any time
- Edit your information online at any time
- Fast and immediate help in case of damage - no paperwork

Contact

You require more information and would like to talk to our reference customer? We will be happy to arrange an appointment.

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