

New Sales Service Portal for UNIQA Group

Comarch Insurance Front End is a modern portal made up of many integrated applications. The solution guarantees easy access to current information and necessary business tools. Its rich functionality and high degree of usability make the work of insurance agents easier.



Situation Analysis

UNIQA Group Austria is one of the leading insurance groups in Central and Eastern Europe. It is represented on the Polish market by two companies: nonlife insurance UNIQA TU SA and life insurance UNIQA TU na Życie SA. The strategic goal of the UNIQA Group is to outstrip the market in terms of its key business area growth. This requires the development of products, sales channels and optimization of processes. UNIQA is intensively developing its sales network using a multi-channel distribution system. Seven new branches were opened at the start of 2010. The company plans to open further units and to recruit some 200 new agents. At the same time UNIQA is developing insurance sales via financial institutions, insurance brokers and car dealerships.

"We appreciate the importance of our sales network, whose competencies and effectiveness are the source of UNIQA Insurance Group's success", comments Hans Christian Schwarz, President of UNIQA Group in Poland.

Making the job of insurance sales personnel as easy as possible, a speedy information exchange, and good sales and client service support, constitute the biggest challenges for UNIQA.

The Solution

UNIQA launched an Internet Sales Service Portal – a new generation tool for company partners, agents and intermediaries. Implementation of the portal was an important element in the realization of the UNIQA group's strategy that expects to increase the effectiveness of its sales network.

The Sales Service Portal was based on the Comarch Insurance Front End platform. Comarch Insurance Front End is a mature frontend class solution made up of many applications, a so called mashup. According to analysts from Gartner Strategic Guideline, by 2020, mashup technology will become the dominating model (80%) for building complex business systems.

"Implementing the new Sales Service Portal is another step in the realization of our mission to be a new generation insurer. UNIQA's ambition and goal is to deliver the most modern solutions for products as well as processes allowing maximum comfort and effectiveness of work for our insurance sales managers and partners", says Schwarz.

The Sales Service Portal guarantees rich and ergonomic functionality:

- » insurance sales and service: preparing offers, issuing online policies, preparing policies in a traditional manner, access to information about the agent's client portfolio as well as renewing the policy by pressing a single button,
- » client service: client data review in accord with set criteria (e.g. age, address, products already in use), identification of needs and client possibilities as part of the portfolio, with a goal to an effective cross and up-selling of insurance,
- » identification of needs and client possibilities, as part of the portfolio, with a goal to an effective cross and up-selling of insurance,
- » commission settlement: up to date information for agents and team leaders who received a commission, bonus or raise,

Case Study

UNIQA Group

Comarch is a leading Central European IT business solutions provider specializing in forging business relationships that maximize customer profitability while optimizing business and operational processes. Comarch's primary advantage lies in the vast domain of knowledge accumulated in and applied to our software products. These products incorporate highly sophisticated IT solutions for businesses in all vertical sectors.



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- » planning and monitoring the realization of sales goals as part of the whole sales structure,
- » access to up to date information: sending out central messages to sales networks adapted to the receiver's profile,
- » task planning and calendar: automatic information about upcoming important deadlines (e.g. the expiry of policies or rate payment), which allows action planning as well as sending tasks to be carried out by subordinate employees.

"Functionalities guaranteed by the Sales Service Portal definitely affect the quality and organization of agents', sales unit directors' and HQ managers' work. They will also be valued by insurance brokers and car dealers who work in cooperation with UNIQA", underlines Schwarz.

The Sales Service Portal does not need to be installed on the computer as it is a web browser application. It is intuitive and easy to use. It guarantees access to nonlife insurance and life insurance products in one place, 24 hours a day, 7 days a week. Due to its modular structure it is possible to develop it further based on current needs and user suggestions

The Sales Service Portal is integrated with the central repository of users in UNIQA. Thanks to this UNIQA employees and insurance agents receive access to functionalities defined by their set privileges when starting work in the portal. The portal takes into account the role of the user in company structures (every role has a characteristic layout).

Due to the effective integration of the Comarch Insurance Front End platform with UNIQA's production systems it is possible to:

- » base the system on business logic and on a given structure of production system (calculations, competencies, product definitions, reading and saving of proposals/policies and client data),
- » use information about the UNIQA sales structure,
- » use a distinct agent identifier for all the IT systems,

Integration with EUROTAX: during the creation, renewal, registration and modification of the policy, Comarch Insurance Front End is integrated with the automobile valuation system EuroTax with regard to motor insurance.

Solution Advantages

Synergy effect. Comarch Insurance Front End is made up of high quality solutions, expertly prepared to realize the business goals set before them. Assembling them onto one joint platform gives an additional synergy effect and increases the added value of the implementation.

Bettering effectiveness of the sales process and post sales service. Comarch Insurance Front End platform's tools allow the sales process and client servicing to be shortened. This increases the comfort in the work carried out by intermediaries and increases insurance company client satisfaction. Launching the cross and up selling tools increases client profitability from the most lucrative segments.

Multichannel communication. The portal fully utilizes available client communication channels with the help of agents, unit employees, dealers, call center, text messaging, internet (WWW, WAP), fax or email.

Module based architecture. It allows for an evolution based development of the solution. A readymade system nucleus supports iterative development by adding consecutive modules in a completely secure manner. This increases the continuity of business and the comfort of everyday jobs carried out by the users.

Configuration possibilities. Flexibility in the management of Comarch Insurance Front End allows for a quick reaction to the changes in the conditions under which business is carried out as well as allowing modification of the platform without the need to employ technical personnel in the system structure and business processes.

Ergonomic and friendly environment. Interface improvement and alignment betters work comfort and increases employee efficiency, which leads to the reduction of employee training costs as well as eliminating the time lost by users when logging in and the repeated adding of the same data to different systems.

Making insurance and administration mechanisms more cohesive. Under Comarch Insurance Front End it is possible to centrally manage users as well as carrying out a common security policy.

Comarch SA
Al. Jana Pawła II 39 a
31-864 Kraków
Poland
phone: +48 12 64 61 000
fax: +48 12 64 61 100
e-mail: finance@comarch.com

WWW.FINANCE.COMARCH.COM

Comarch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567.

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