



ARAG & Open as App

Productivity boost in insurance sales



On the Open as App platform, ARAG offers a portfolio of sales apps – created by insurance experts based on existing Excel data without coding. This way, ARAG gains speed in digitalization and compete insurance market.



Challenge: Share complex information and increase productivity

In the highly competitive German insurance market, ARAG successfully asserts itself as the largest family business. It is also successfully active in 16 international markets. Broker sales plays a key role in the distribution of ARAG products in Germany.

The close connection of broker partners and their target group-oriented information about the extensive product world of ARAG is an important success factor. After all, the brokers must be able to answer their customers on-site well-founded questions on the tariff structure, the scope of services, and the corresponding premiums.

Until now, the partners had access to comprehensive Excel solutions with complex data and formulas. These required training time and partly mathematical expertise and they were rather unsuitable for direct use at the customer, especially concerning the use of new devices such as tablets or smartphones.

„Digital applications need to be realized quickly for successful cooperation with our partners. Open as App makes it possible

André Riemenschneider, Sales Director, ARAG Partner Sales

Solution: Enterprise platform for no-code apps

In the course of digitization, which has been a high priority at ARAG for many years, a solution was sought - and found in Open as App. With the Enterprise Platform, employees of the ARAG partner distributor and the broker partners alike can convert their Excel solutions into apps for all modern platforms - smartphone, tablet, or web. ARAG IT was also on board right from the start to ensure its integration into the organization and, above all, compliance with the high-security requirements.

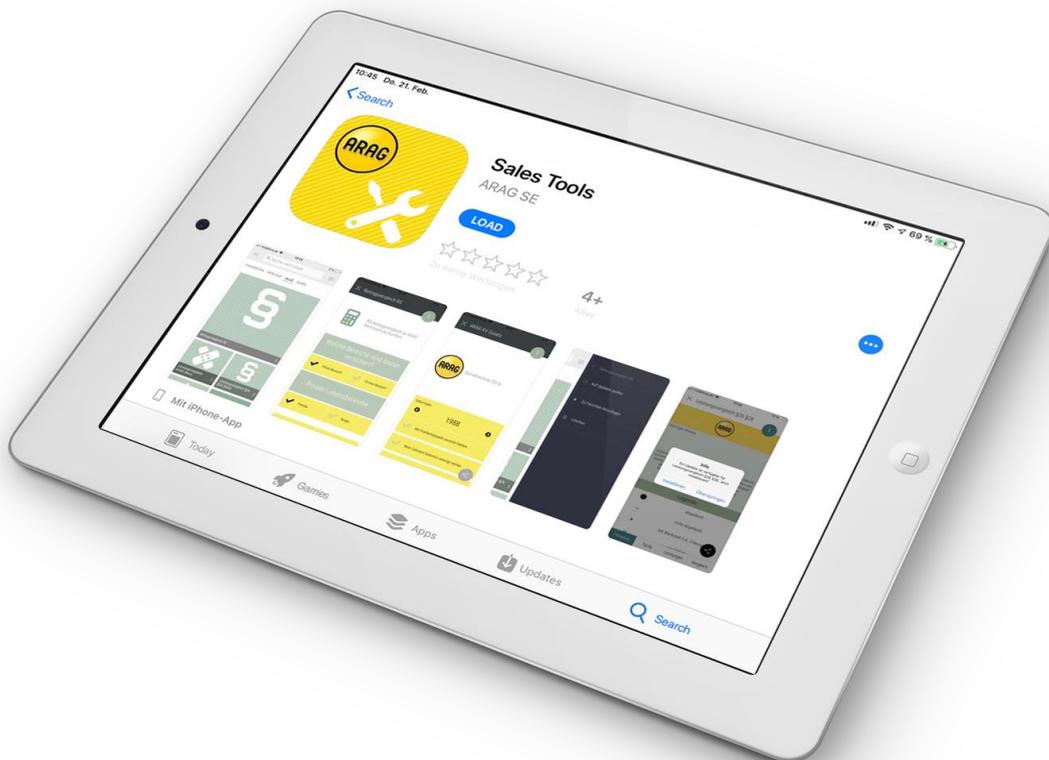
The kick-off for the trial was an in-house Hackathon 2017 app, during which employees from different ARAG teams created prototypes for apps in one day, which are helpful to the insurance company and its broker partners.



The hackathon also served as comprehensive training. More was not necessary. At the same time, everything necessary for its use was tested at ARAG: functionality, acceptance, safety, and distribution processes. Besides, own resources have been developed for the administration and the creation of apps. After all this, the course was set for the creation of suitable apps for both central and niche issues.

"With Open as App, we can continue to work directly with our data while leveraging the benefits of digitalization. Together with Open as App, we've built resources and expertise in using apps in our communications with broker partners."

André Riemenschneider, Sales Director, ARAG Partner Sales





Result: high productivity increase and faster sales process

After extensive testing, ARAG decided to use an App Client in its own branding for Open as App and has been using it since 2018. The controlled distribution of the data via an app and the digital monitoring of processes and also sales ideas have proven themselves since then. Updates to product information or additional calculations can be conveniently distributed directly.

On this platform, ARAG today offers a portfolio of apps in sales – virtually a "toolbox for all products". One of the central apps is a „plan comparison within an insurance product“ including individual offers with a digital signature. Members of the ARAG sales channel have immediate access to all the information they need and they can quickly provide answers based on user-friendly calculation tools. Instead of sharing the open Excel files, ARAG has now full control of its data, the users, and the app.

“With Open as App, we can quickly accompany processes or sales ideas digitally or create online applications for special risks based on our data. Our conversion rate is noticeably higher. So it's worth it for brokers, employees and the company alike.”

André Riemenschneider, Sales Director, ARAG Partner Sales

This is well received by employees, brokers, and customers. For example, on-site tariff services can now be transparently compared via an app, and rates can also be closed directly via the app. Quick access to information has a positive effect. Thanks to direct feedback, the ARAG partner distributor can immediately assess the success of sales projects. Since the app creation is carried out easily internally, even special topics can be taken up instantly and productively integrated.



ABOUT ARAG: THE LARGEST FAMILY-OWNED INSURER IN GERMANY

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. In addition to specializing in legal insurance, ARAG also offers its customers attractive, needs-based products and services from a single source in the German composite, health and old-age pension insurance segments. Active in 17 countries – including the US and Canada – ARAG is also represented by international branches, subsidiaries, and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With more than 4,000 employees, the Group generates revenue and premium income totaling roughly 1.6 billion EUR. More on www.arag.com



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