CIONET

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Chief Digital Transformation Officer

April 25th // Proximus

ethias

DIGITAL

ETHIAS

E2E phygital (frictionless) Insurances

De verzekeraar van de toekomst zal "PHYGITAL" zijn, een slimme mix van menselijk contact en digitale mogelijkheden

Het ETHIAS « Direct » business model, combineert DIGITAAL met CALL CENTERS en met regionale CONCEPT STORES en INSPECTEURS ☺ ☺ ☺

DEFINITION

phygital

Phygital (physical plus digital) is a marketing term that describes blending digital experiences with physical ones. As the channels of customer interaction and communication proliferate, companies aim to make combining these channels frictionless and seamless, enabling a customer to make a phone call, then communicate in a social media platform, then send an email, without the company losing the thread of the communication or a sense of the customer issues associated with the customer account record.

Le contact direct avec le client est en effet particulièrement important, souligne Philippe Lallemand, CEO d'Ethias. Y compris dans un monde numérique. « Le digital est un canal de plus, dit-il.

"Nu geven veel mensen hun persoonlijke data zomaar weg op de sociale media", stelt Philippe Lallemand vast. "Ik denk niet dat dat zal blijven duren. Ik vermoed dat mensen zich in de toekomst zullen verzetten tegen de commerciële exploitatie van hun gegevens. Daarom zijn de maatschappelijke waarden voor Ethias van groot belang. Wij hebben een ethisch charter dat de grenzen vastlegt voor de exploitatie van data."

So simply human

ethias 100 YEARS

#Engagement #Enthousiasme #Menselijk #Klanttevredenheid

ETHIAS DIGITAL TODAY

- **~5 Million de visites dont 80% en B2C en 2018**
- **Le premier pourvoyeurs de devis (41 % du total)**
- **Le premier canal de vente pour l'assurance locataire (44 %) et pour l'annulation voyage annuelle (35 %)**
- **Le deuxième canal de vente, tous produits confondus attention, les bureaux physiques restent le canal nr 1 !**
- **98 % des sinistres AT déclarés on line**

Ethias, Elu Assureur Digital 2019 :

- Ethias digital **depuis …1999**
- 1er et, à ce jour, **le seul assureur à vendre E2E** la plupart des assurances IARD
- **E-Servicing performant** tant pour le B2C que le B2B

DECAVI

ETHIAS DIGITAL TODAY

Afin de simplifier l'assurance pour le consommateur,
Ethias renforce son offre e-commerce & services depuis 25 ans!

Ceci est en ligne avec la distribution directe => l'accès sans detour à l'expert ☺

- **Stratégie digitale**
- **Marketing digital**
- **Simulation d'une offre digitale**
- **Souscription digitale du contrat via un site web, une tablette ou mobile**
- **Sinistre - enregistrement digital et suivi du dossier sinistre**
- **Correspondance digitale**
- **Service Client - espace client self-service**

BUSINESS-IT ALIGNMENT

Digital Front

- **rethinking front-end digital**
  - flawless & personalized experience
  - ATAWAD: Any Time, Anywhere, Any Device
  - Buy and Manage My Assurance
  - Mobile

Data / Marketing

- **Integration** (with new back-end, external data, realtime)
- **Improve qualité of DATA** (know me)
- **Marketing Automation**
- **Self Service BI**
- **Reporting** (regulatory, dashboards, profitability,…)

Back-end

Packages, Cloud software, Outsourcing
automation, regulatory, agile products & pricing, Time2Market, constraintless BI & Digital, open interfaces…

- **Guidewire** : package « non-life » & run NRB
- **SD Worx** : software-as-a-service & business process outsourcing

IMS : code created 10 to 30 years ago
=> remplacement package or modernisation
=> digital front

- **Non-life** : Guidewire (oldest IMS code)
- **Life** : modernisation
- **Work accidents** : digital front

BUSINESS-IT ALIGNMENT

Ethias IT is focused on DESIGN and new BUILD.
IT Operations are outsourced to NRB.

Ethias always strived to take maximum benefit of automation for its own operations and for the benefit of its clients

10 insurance products have a full online process from quote until payment
For another 12 products, Ethias offers online quote and contract request

The IT priorities for Ethias as DIRECT & SERVICE oriented insurer are:

- **to have a strong DIGITAL front**
- **to have best-in-class client insight based on DATA & MARKETING tools**
- **to rely on flexible and modern BACK-END systems**

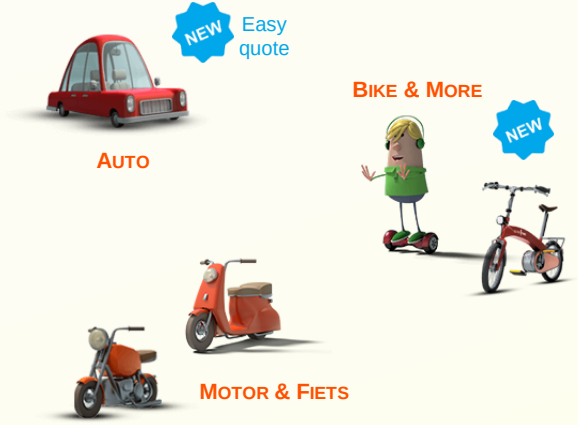
The DESIGN & BUILD budget is aligned to our business priorities

Weekly cadence (operational, tactical, strategic) of IT projects and investments with BUSINESS involved at each step !

VERZEKERINGEN BESCHIKBAAR ONLINE

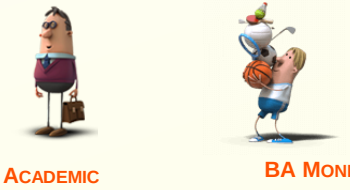
OFFERTE EN/OF CONTRACTAANVRAAG: 12 PRODUCTEN

VOERTUIGEN

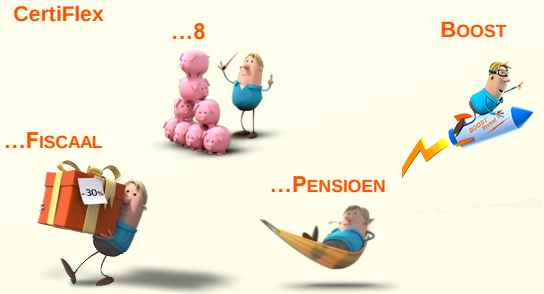


GEZONDHEID

BEROEPSLEVEN



SPAREN & BELEGGEN



LES ASSURANCES DISPONIBLES EN LIGNE

DEVIS, SOUSCRIPTION & PAIEMENT EN LIGNE : 10 PRODUITS

SOUSCRIPTION DIGITALE **COMPLÈTE**

HABITATION

PROPRIÉTAIRES

LOCATAIRES

STARTER PACK

FAMILLE

RC FAMILIALE

DIGITAL OMNIUM

VACANCES & VOYAGES

ASSISTANCE CARS & FAMILY

ASSISTANCE FAMILY

ASSURANCE BAGAGES

ANNULATION VOYAGE

ANNUELLE

TEMPORAIRE

E-SERVICING – B2C

Klantenzone - Ethias Express

FONCTIONALITEITEN

- Toegang tot de portefeuille via myethias
- Een duplicaat aanvragen
  - van contract
  - van groene kaart
  - van factuur
- Diverse attesten aanvragen
- Kantoorafspraak maken
- Een schadegeval aangeven
- Een erkende hersteller vinden
- Facturatievoorkeuren beheren
- Facturen domiciliëren
- Premiebetaling spreiden

E-SERVICING – B2B & B2B2C

EXTRANET

Plateforme fonctionnelle et efficace. Très utilisée dans la gestion des sinistres.

98% *des déclarations accidents du travail*

ETHIAS CONNECT FACTURATION

Ethias Connect Facturation propose une vue consolidée de vos factures à un seul endroit.

ethias CONNECT

FONCTIONNALITÉS

- OBTENIR UN DUPLICATA DE VOS FACTURES
- EXPORTER VOS FACTURES
- SUIVRE L'ÉTAT DE VOS FACTURES

My Ethias soins de santé

Espace sécurisé permettant aux bénéficiaires d'une assurance hospitalisation de suivre et gérer leurs « sinistres »

myethias SOINS DE SANTÉ

- ✓ Soins de santé
- ✓ Assurpharme
- ✓ AssurKiné

Ethias est capable de traiter **97% des demandes** de façon automatisée sans intervention humaine (lecture optique des attestations, décomptes, BVAC,…) ce qui permet un remboursement très rapide

CONTINUOUS IMPROVEMENT….

E-commerce

Auto: onderschrijving & betaling online

Hospi: Gedigitaliseerde medische vragenlijst & formule Essential

Mijn eerste woning: Schuldsaldo + Brand (partnership)

Mathias (chatbot) op mobile

Klantenzone

Vereenvoudiging & beveiliging van de toegangen tot de klantenzone (Itsme, e-ID, persoonsgegevens ..)

Zicht portefeuille & update van persoonsgegevens

3 in 1: samenvoeging van verschillende beveiligde ruimtes (My Ethias, myethias gezondheidszorg, klantenzone)

“My AO”: opvolging van een arbeidsongeval door slachtoffer

Ethias Connect

Claim Auto: opvolging van een autoschadegeval

“Transversale” Connect: zicht portefeuille, beheer van contracten, aanvraag van documenten, beheer van regularisaties.

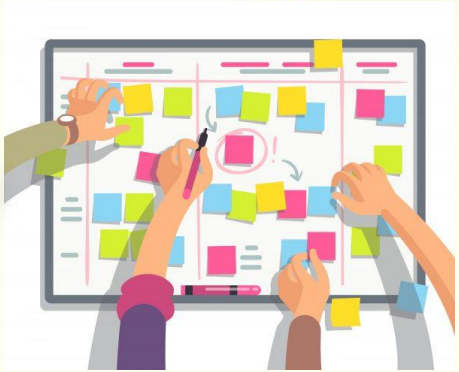
ETHIAS DIGITAL FACTORY

New approach 1Q18

- **AGILE approach, mixed teams (PM, development, architect) Ethias & suppliers (Afelio/NRB, inno.com)**
- **Opgedeeld in 3 stand-alone tables:** “Sydney”, “Tokyo”, “San Francisco”
- **Pragmatisch, Entrepreneurship, Trots & gemotiveerd, Fun**
- **Base Camp**
  Vroegere drukkerij

Missie

- **Digitale tools in handen van onze publieke en private klanten**
- **Repetitieve taken inperken**
  BackOffice vrijmaken voor service verlening
- **Regulatory, Maintenance & Security**



- WATERFALL: verschillende IT teams per product
- Beperkte communicatie met Business
- Lang wachten op feedback Business
- Beperkte flexibiliteit

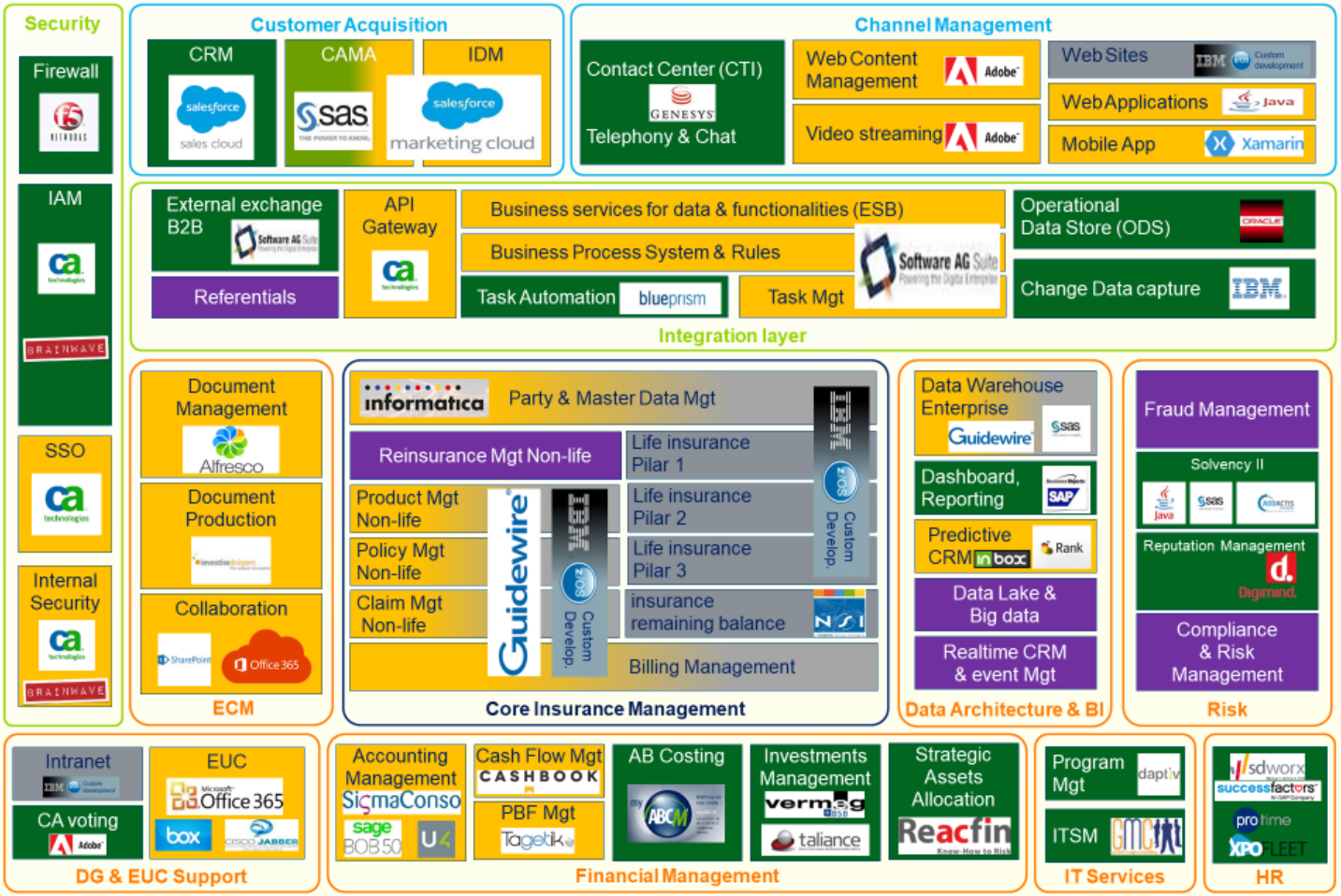
- AGILE : 1 geïntegreerd team per product: IT & Business
- Efficiënte communicatie Feedback (snel & continu)
- Eenvoudiger om verbeteringen in te passen
- Grotere flexibiliteit

LET'S GET PHYGITAL

Digital transformation focused on People : closer to our clients in multiple dimensions

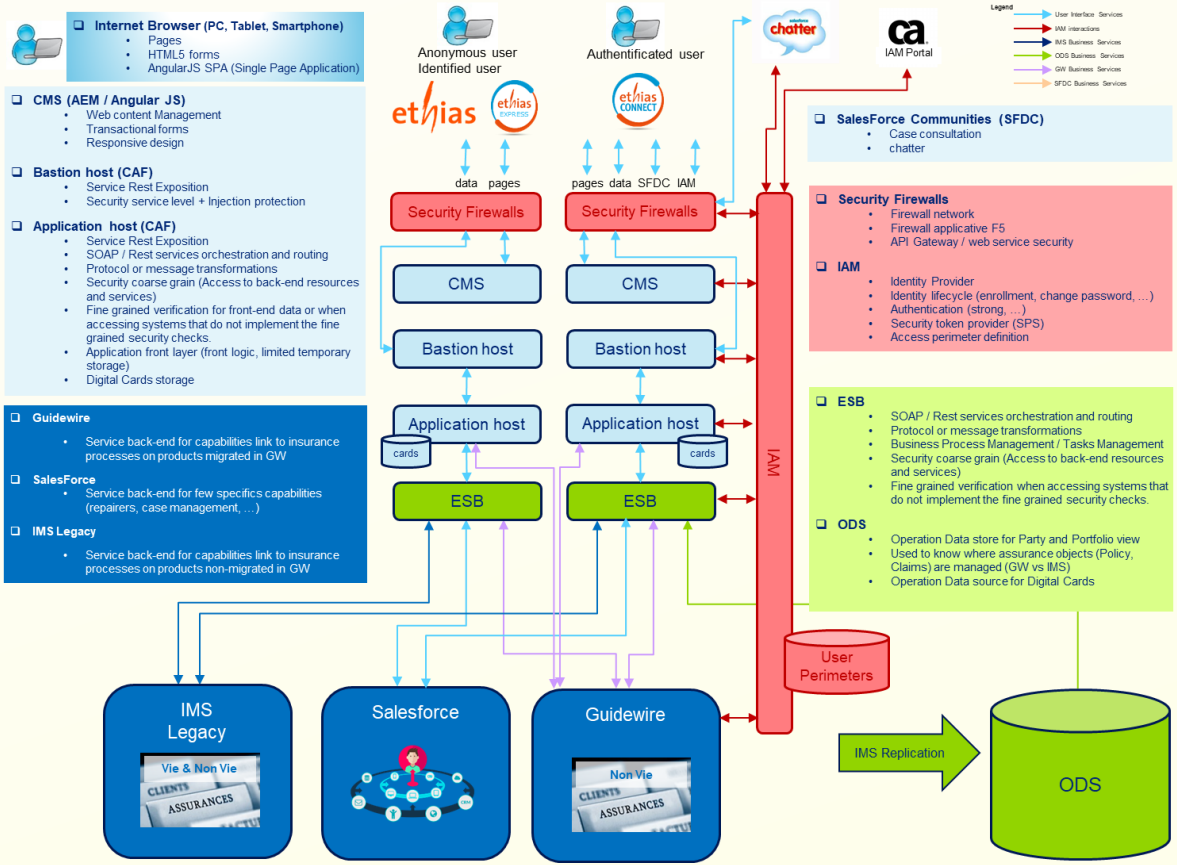
- **Time** => reduce time to market for products that clients need (e.g. Bike and more)
  - Agile transformation of digital factory, including parts of the business
  - Introduce lean operating model by removing constraints or overhead (management & administration for capacity)
  - Get product owners as close as possible to the development team (one product line, one scrum team)
  - Direct and experienced control on delivery (T&M resource ownership)
  - Just enough architecture (Design to Deliver)
- **Physical distance** => get as close as possible to the client through mobile applications or responsive design (one click away), introduction of chat bots, 360° view that helps people in Ethias offices to quickly understand the client in front of them, targeted marketing campaigns
- **Complexity** => make the User experience as fluid and easy as possible
  (number of clicks, screens, automatic recognition of data trough AI,…) and personalise (adobe target)
- **Security** concerns => offer a guaranteed secure single sign-on service environment
- **Distance between physical and digital channels** => become phygital
  intertwine automation with manual actions and vice versa through integrating business process and case management with digital channels and robotization (Ethias connect, salesforce, automation & AI)

ARCHITECTURE LANDSCAPE COMPONENTS (10/2018)



Legend :
Solution (mature) in production
Solution implementation on going
Solution / innovation à examiner
Solution Legacy

REFERENCE DIGITAL ARCHITECTURE



DIGITAL