



## Helvetia Patria e-platform: a practical example



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e-platform:  
direct  
customer contact  
with  
online services

agents and brokers  
from every  
european country  
using the same  
network

**Insurance companies can now fully connect their international subsidiaries with an electronic network. Both the companies and their customers will benefit. The following is a practical example from the Helvetia Patria Group.**

**By Nick Stefania and Stefan Fischer**

Imagine a traffic accident in a small Spanish village. The only bright spot for traveler Peter Meier: no-one was injured even though his car was totaled. His first move is to call his insurance company's hotline and get the address of their local agent. The insurance company gets right to work: The insurance agent has access to all the information he needs about his customer's policy. He takes care of the paperwork (including any local regulations) and gets Peter Meier a replacement car. Just a few minutes after his accident, Meier is back on the beach relaxing.

### **Future aims?**

The first steps have already been taken. In February 2002, the Helvetia Patria Group gave their brokers in two different countries – Spain and Switzerland – access to their new e-platform. Those in other countries will have access to the same tools in the next few months. It was not long ago that this insurance company set the goal of giving its employees in every country a comprehensive e-business solution. Their first step was to implement a new B2B (business-to-business) solution. Brokers, banks, and independent agents now log in to Helvetia Patria's Internet sales channel where they can quickly generate proposals for their customers. The next logical step will be direct customer contact with online services accessible through the Internet.

### **But, all this is easier said than done.**

The individual countries where Helvetia Patria is active – Switzerland, Germany, Spain, Austria, Italy, and France – each have differing systems and products. In fact, the only things that really stay the same are their procedures. For this reason, the management at Helvetia Patria decided more than two years ago to administer the system and develop standard components centrally, but then allow the individual countries to adapt the solutions to their own requirements. Didier Beck, Chief Technology Officer of the eCenter explains: "It didn't take long to come up with the idea of creating an eCenter in Zurich that would serve as a knowledge base and coordination center. The center is responsible for planning and coordinating



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### e-business solution checklist

The checklist is a small collection of criteria that contains the most important requirements that an e-business solution must fulfill in order to successfully serve insurance companies. The solution described in the article also covers e-payment, e-brokerage, and e-asset management services.

- 100% system availability around the clock (by means of outsourcing, for example)
- Customer administration and service in all dimensions
- Multi-channel access (html, Java, WAP, Call Center, etc.)
- Multilingualism
- All of the insurers' products can be portrayed effectively (flexible product catalog)
- The use of standard technologies and open architecture (J2EE, XML/XSL, JSP) in order to enable maintenance and further development at any time as well as ensuring ease of integration
- Compliance with the most stringent security standards available (currently: 128-bit encoding, authentication of client log-in, session management, support for smartcards, certificates, etc.)

e-business projects. The technicians also provide assistance to execute a project. Plus, they support employees in each of the countries with guidelines and procedures needed to properly manage the new technologies." Yet another core task assigned to the eCenter is to establish a trans-European infrastructure with central development, testing, and production environments (e-platform). This infrastructure will be available via the Intranet to all Helvetia Patria subsidiaries, forming a "Euro-backbone".

**You don't have to be an insurance expert** to imagine what kinds of challenges this industry face: two different branches (life and non-life) confront an abundance of differing products and a customer base with equally diverse and individual requirements. In order to unite all these things into a single e-business solution, the IT specialists working on the project must also know a good deal about the insurance industry and the special challenges. Helvetia Patria conducted an intensive evaluation phase to find a suitable IT partner and quickly discovered that standard solutions would be sufficient only up to the point where they could also be expanded at any time. Some of the criteria that led to the selection of Hewlett-Packard were: knowledge of insurance and technology, international experience, and professional project management.

**Christoph Niquille**, manager of the eCenter at Helvetia Patria, remembers: "As early as the test phases, the IT architecture gave us the confidence we needed. It was very motivating just to know that we were working on a pioneering project that would be a stimulus

for the entire insurance industry." The platform on which the entire system is based is called HP Nimius (see box); it was originally developed for e-banking applications (used in Switzerland by Bank Vontobel, Raiffeisenbank, Bank Sarasin, among others). Efficient transfer of functional and technical know-how was another important factor in their decision. This forward thinking gives them a large degree of independence.

**At the beginning of 2001**, the Helvetia-Patria Group invited the Chief Information Officers (CIOs) from all the countries to participate in a workshop where they engaged in a lively discussion about the challenges faced by each one of their subsidiaries. This was the starting bell for the transfer of know-how between the eCenter and the subsidiaries. "The participants were very excited about the opportunities", says Niquille. "It's common knowledge that most problems are actually communication problems, and this is especially true when you're trying to establish this type of international system. The fact that this project has been a success is in large part due to the involvement, since the very beginning, of all the country-offices. In this case, the headquarters didn't just impose the solution, but asked participants from every country to actively contribute. We thought this was only appropriate since they are exactly the same people who will be using the system later."

Their cooperation continued as developers from each country were trained at the eCenter in Zurich. With this new knowledge, they will be able to specify the entire product line for their country. An interesting side effect of the project: highly skilled IT techni-



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Helvetia Patria

cians have been contacting Helvetia Patria to offer their services. It seems that the company's innovative strength has become well known.

**Step-by-step** – More than just a catchy phrase. Hewlett-Packard was instrumental in developing a solution that took shape right in front of the employees participating in the project. For Nick Stefania, Project Manager, and Stefan Fischer, Solution Architect, both of whom worked at the IT company, it was a pragmatic start for a successful project. All too often employees just get a "black box" placed in front of them and then they have to figure out how to use it. For them, this practice is not in line with today's changing world and has even been responsible for the failure of many other IT projects. "HP Nimius lets you take one step at a time. First the quotation area was made available so professional agents could have Internet-based access to a variety of products. Then we implemented the information system that provides useful data about customers, contracts, products, damage claims, commission, and collection. Finally, the entire solution will be ready for expansion to include B2C (direct customer contact) services." During a walk through the eCenter at Helvetia Patria, everyone working with the new solution seems to be pleased with it. Are there also critical voices?

"Getting started, we definitely underestimated the complexity of the different countries' products and the industry-specific adaptations that would be necessary to make the platform work properly. Being able to rapidly transfer know-how to those who needed it and train the supporters and developers were challenges of a logistical and personnel nature." But Didier Beck is convinced that they managed to get over those hurdles as well and that now every country is very happy with their product catalog and their own opportunities for independently adapting the system. The system has matured to a point where Peter Meier, the unlucky traveler mentioned at the beginning of the article, or you or I can now manage our entire insurance portfolio, contact our broker, and ultimately get just the right insurance product for our needs. And we can do it online, around the clock.

### Additional Information:

- E-Banking solution from Hewlett-Packard: [www.hpnimius.com](http://www.hpnimius.com)
- The general insurance reference model "VAA" from the Gesamtverbandes der Deutschen Versicherungswirtschaft: [www.gdv-online.de/vaa/](http://www.gdv-online.de/vaa/)
- The US-American model "ACORD": [www.acord.org](http://www.acord.org)



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