

DELIGHTING CUSTOMERS WITH A MODERN SERVICE APP

Münchener Verein Insurance Group relies on Insiders Technologies' mobile apps for its app-first strategy for digital customer care. The appealing MV ServiceApp bundles customers' interactions with their health insurance on their mobile devices and inspires them with a comprehensive service offering. The main focus for Münchener Verein is on the strategic importance of the digital customer interface and increasing customer satisfaction. At the same time, however, the traditional Munich-based insurer naturally does not lose sight of cost-saving effects.



CUSTOMER

Münchener Verein Insurance Group

COUNTRY

Germany

HIGHLIGHT

Intuitive digital touchpoints inspire customers in service

PRODUCT

Insiders Mobile Applications

ENABLING DIRECT COMMUNICATION WITH NEW DIGITAL CHANNEL

Münchener Verein's customer service is among the best in the industry. This has been confirmed time and again by numerous awards. To maintain this quality, however, the private health insurer is not resting on its laurels but is continuing to strive for improvement.

Customer demands are rising, and the service must inspire both existing analog customers and digital natives. That's why Münchener Verein's declared goal is to offer the same high quality across all channels and in the channels' interaction.

Those responsible for IT systems in customer service see three critical levers for good service in a multi-channel strategy: people, process, and technology. The first two are the basis for good service, while IT technologies are the way to implement it in practice by ensuring efficient and cost-effective processes.

CHALLENGES

- ✓ Fast opening of a digital service channel including delivery of digital mail
- ✓ User-friendly submission of receipts
- ✓ Self-service for customer and contract data maintenance
- ✓ Embedding in existing processes and systems and making possible independent expansion

As part of its ongoing customer service development, Münchener Verein opted for a modern app-first strategy to offer customers a simple and digital way to communicate directly with their health insurance.

AVOID COSTLY IN-HOUSE DEVELOPMENT

Münchener Verein did not want to start an elaborate in-house development for the app, but instead wanted to purchase a ready-made product that could be independently expanded with new functions.

The decision was quickly made to rely on Insiders Technologies and its mobile applications to implement the app-first strategy.

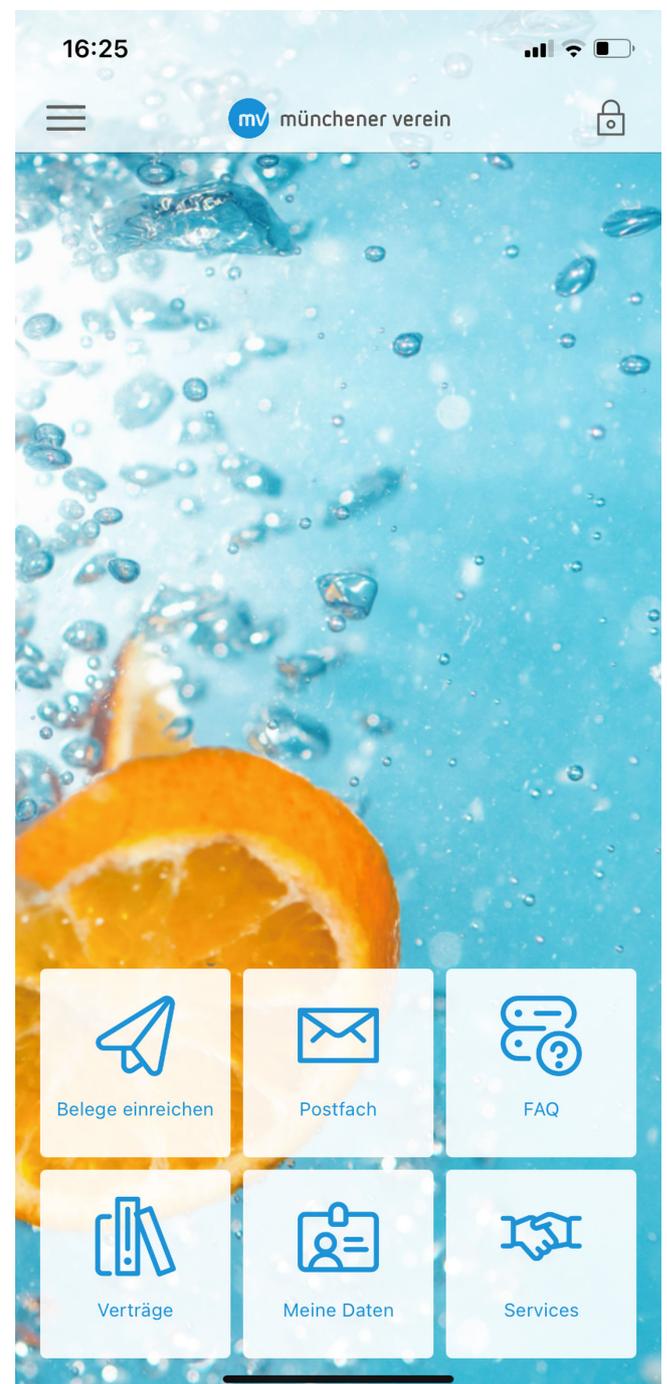
The company was already known to Münchener Verein as a good partner with a lot of experience in the insurance environment. It had proven itself with reliable release management and continuous development of the products already in use, such as smart FIX. In addition, Insiders Technologies' mobile applications can be seamlessly integrated into Münchener Verein's existing processes and systems.

As is customary in private health insurance, benefit accounting is one of the most critical business transactions at Münchener Verein. Early on, Münchener Verein offered its customers the submission of photographed receipts via an app.

After three years of successful operation of this app, it was now to be expanded into a full-fledged service app that would open the return channel to the customer and be able to map further service transactions.

DELIGHTING CUSTOMERS WITH DIGITAL SERVICE

The new MV ServiceApp provides a contemporary offering for Münchener Verein customers. With this digital channel, health insurance policyholders can communicate quickly and easily with Münchener Verein using their smartphone or tablet. The app bundles communication and services on a uniform platform. This is based on the modular mobile framework from Insiders Technologies, which offers typical use cases from the insurance industry already prefabricated in white labeling and thus allows the rapid implementation of individual apps.



"We have been watching the market closely. In customer service for insurance companies, an app offers enormous advantages and is very much welcomed by customers. Figuratively speaking, the customer always has us with them with the app on their smartphone. This creates proximity and facilitates communication."

DR. MARCUS KAISER

IT / BUSINESS SERVICES,
MÜNCHENER VEREIN

BENEFITS FOR THE CUSTOMER

- ✓ New digital support channel opened quickly
- ✓ Flexible solution for digital communication and service
- ✓ Reduction of postage and printing costs
- ✓ Document digitization at the customer saves paper handling and scanning
- ✓ Modern image as an innovative partner

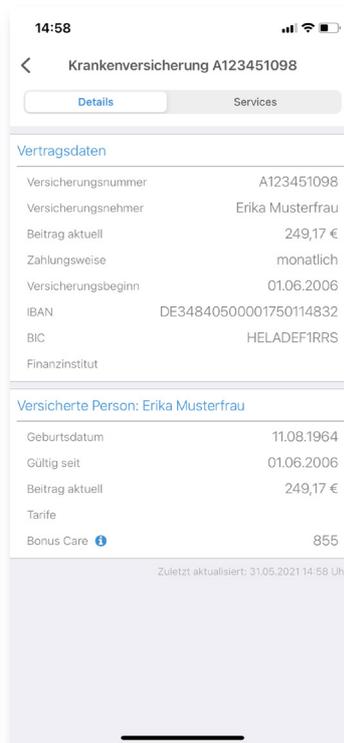
The digital contract overview based on the smart CONTRACTS module provides all information on current contracts. Using the self-service functions of the smart SERVICES module, the customer can easily view central data such as contact data, addresses, or bank details and, if necessary, change them.

The option of digitally capturing and submitting receipts with smart CAPTURE is used particularly frequently. Invoices, prescriptions, treatment and cost plans, and other receipts are simply photographed with the app and submitted digitally.

This saves customers a trip to the mailbox as well as postage, and they get reimbursed for their out-of-pocket expenses faster. The app also provides a history of submissions. The benefit notifications are also received digitally.

With smart INFO, Münchener Verein created a digital mailbox that can bundle all messages and correspondence. In addition to benefit statements, all other types of information, documents, and letters are delivered and managed digitally there. The latter can also be exported and printed if required. Robust end-to-end encryption makes delivery and the mailbox particularly secure.

The new Münchener Verein service app has been available in the Apple app stores for iOS and Google Play for Android since July 1, 2021. As of the summer of 2022, around 26,000 insured persons are using the app to communicate with customer service, and the trend is strongly upward. Customers are delighted with the new service app - especially the fast digital feedback - and give it excellent ratings.



"The Insiders Mobile Applications offer as much standardization as necessary and as much individuality as possible. They are an excellent basis for implementing appealing service apps in the insurance industry. The cooperation with Insiders Technologies was outstanding."

DR. MARCUS KAISER

IT / BUSINESS SERVICES,
MÜNCHENER VEREIN

SERVICE ORIENTATION AND INCREASED EFFICIENCY THROUGH FULLY DIGITAL PROCESSES

Münchener Verein digitized processes through the new service app for strategic reasons and to meet the corresponding customer expectations of a modern health insurer. The insurer is also achieving cost reductions in some areas.

Today, document reading on a smartphone or tablet can do much more than just capture invoices. The smart CAPTURE module can also be used to submit many other documents. Indeed, the images from smartphone cameras cannot keep up with the quality of an insurer's high-performance scanning device, so the effort involved in verifying increases at some points. But since customers digitize documents themselves via the app, the corresponding effort for paper handling and scanning is eliminated at Münchener Verein, thus accelerating the overall process.

The digital mailbox has created a central collection point for communication with the customer, which can potentially be used for almost all insurance correspondence. As a result, Münchener Verein is not only saving on the costly paper output route in the long term, but is already cutting postage costs by a significant amount.

The reduction in paper consumption is not only cost-cutting but also sustainable. Furthermore, the flow of information in both directions is now significantly faster, and processes have shorter runtime.

Since customers can maintain their data in self-service, processing efforts in this area will be reduced in the long term with dark processing based on the digital process. It also improves the

timeliness of inventory data. Many customers also report that they like using self-services because they can use them to carry out functions such as changing addresses or bank details conveniently and around the clock, regardless of service availability.

STRAIGHTFORWARD EXTENSION OF THE FUNCTIONALITY BY THE MÜNCHENER VEREIN

Münchener Verein already uses almost the entire repertoire of mobile application modules and is continuously expanding its use.

A unique feature of the product offers a considerable advantage: Münchener Verein can extend the app's functionality without the product manufacturer's intervention and without having to re-release the app - i.e., generate it and have it re-installed by the customer. In this way, the insurer can quickly meet the growing demands of customers as well as changes and innovations in the insurance business.

With the new service app, the insurer is moving closer to its customers and making their lives easier with modern technology and innovative solutions.

The improvement in the service offering goes hand in hand with internal efficiency gains and savings - a win-win situation.

KEY FACTS

- ✓ Modern, white-label app modules for customer service allow fast implementation of branded service apps
- ✓ Low code approach for individual customization and enhancements
- ✓ Many features from the intelligent capture and submission of documents to digital mailboxes and mobile contract overviews to the mobile capture of health data, smart self-services for data maintenance, and much more



MOBILE APPLICATIONS: CREATING INTUITIVE DIGITAL TOUCHPOINTS

With Insiders Technologies' mobile applications, internal and external customers can communicate with you any-time and anywhere via mobile devices. Your individual app is created from various modules and can be extended by you at any time using low-code processes. The repertoire of modules ranges from the intelligent capture and submission of documents to digital mailboxes and from the mobile contract overview to the mobile capture of health data, smart self-services for data maintenance, and much more.

insiders-technologies.com/en/mobile-applications

ABOUT MÜNCHENER VEREIN INSURANCE GROUP

The origins of the insurance group are rooted in the cooperative idea of creating an economic self-help institution for crafts and trades. It began with the founding of Münchener Verein Krankenversicherung a.G. as an insurance institution of the Bavarian Trade Association in 1922. Today, the mutual insurance company and its subsidiaries are also active in life insurance and general insurance. The company's current awards include the "German Service Award 2021" and the "Insurer of the Year 2021" from the German Institute for Service Quality (DISQ), as well as gold in health insurance in the "Broker Champions 2022" by ServiceValue GmbH in cooperation with Versicherungsmagazin. In 2021, more than 500,000 people had health insurance with Münchener Verein.

www.muenchener-verein.de



ABOUT INSIDERS TECHNOLOGIES GMBH

Insiders Technologies is a leading technology company and market-established software provider for Cognitive Process Automation. More than 3,500 customers from various industries rely on Insiders' innovative solutions to optimize their document-centric business processes. Based in Kaiserslautern, Germany, it is the most successful spin-off of the German Research Center for Artificial Intelligence (DFKI). It has made it its mission to transform state-of-the-art AI into tangible customer benefits. Insiders Technologies use the latest deep learning technologies and software solutions to understand heterogeneous content, extract business-relevant information, automate transactions and shorten response times. In doing so, the technological pioneering spirit and agility guarantee continuous innovations and products on the pulse of time.

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