

a.s.r.  
de nederlandse  
verzekerings  
maatschappij  
voor alle  
verzekeringen

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# unifying the customer experience in a fragmented insurance landscape

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# providing access to multiple target groups

Like many organisations in the insurance industry, a.s.r. offers a range of products via multiple brands, varying from life and employee benefits to non-life. Each a.s.r. brand targets a different user group and offers a different way for customers to access their policies and systems. On top of that, there are often resellers and other business partners involved. This means that multiple target groups need to access multiple applications through multiple channels, often across multiple brands. The company knew that unifying the customer experience wouldn't happen overnight. To reach their security and marketing goals, they started looking for a cloud Customer Identity and Access Management (CIAM) vendor that would be up for a partnership for multiple years, including joint roadmap conversations to keep meeting the evolving usability and security standards in the fast-changing area of customer identity. Their search led them to OneWelcome.







# identity validation with iDIN

One of the issues that a.s.r. faced in their existing home-grown landscape, was that their online customer database did not meet the standards of reliability that they were looking for. Their customers' identities needed to be re-validated and then matched against the systems of records.

That's why, instead of migration, a.s.r. took the bold decision to re-onboard their customers, based on a valid identity proofing scheme (in this case, the Dutch bank ID iDIN). This way, all the data in the new identity database would be reliable and secure, according to the legal identification processes used by Dutch banks—an important prerequisite for organisations in financial services.

# brand-by-brand onboarding

a.s.r. took a brand-by-brand approach to re-onboarding and validating their customers. For one of the first brands, they additionally used each customer's policy number as a unique identifier to match them against the systems of records for the OneWelcome identity system.

After that, we took the same approach, making minor adjustments for each a.s.r. brand, depending on the matching requirements needed for the backend data. For some brands, other data identifiers were needed to link the backend information to OneWelcome. In the end, this resulted in a single platform that unites all brands, thanks to our flexible user journey orchestration capabilities and the option of linking to multiple data identifiers.



The logo for Ditzo, featuring the word "Ditzo" in a bold, blue, sans-serif font.

The logo for DE AMERSFOORTSE, featuring a blue stylized "A" icon followed by the text "DE AMERSFOORTSE" in blue and "een merk van a.s.r." in a smaller font below it.

The logo for europesche verzekeringen, featuring the text "europesche" in white on a blue rectangular background, with "verzekeringen" in a smaller font below it.

The logo for ardanta, featuring the word "ardanta" in a red, lowercase, sans-serif font, with "uitvaartverzekeringen" in a smaller red font below it.

The logo for Loyalis, featuring the word "Loyalis" in a blue, sans-serif font, with the letter "o" containing a stylized orange and blue circle.

The logo for a.s.r. de nederlandse vermogens beheerders, featuring the text "a.s.r." in a small font, followed by "de nederlandse vermogens beheerders" in a larger, lowercase, sans-serif font.

The next step was to extend the unified platform to the front-end to provide customers with the best customer experience. a.s.r. created their own customer-friendly UI across brands, based on business and marketing requirements. This UI functions on top of OneWelcome as a unified portal that connects through APIs to all different backend systems.



# integration with Dutch eIDAS for business partners

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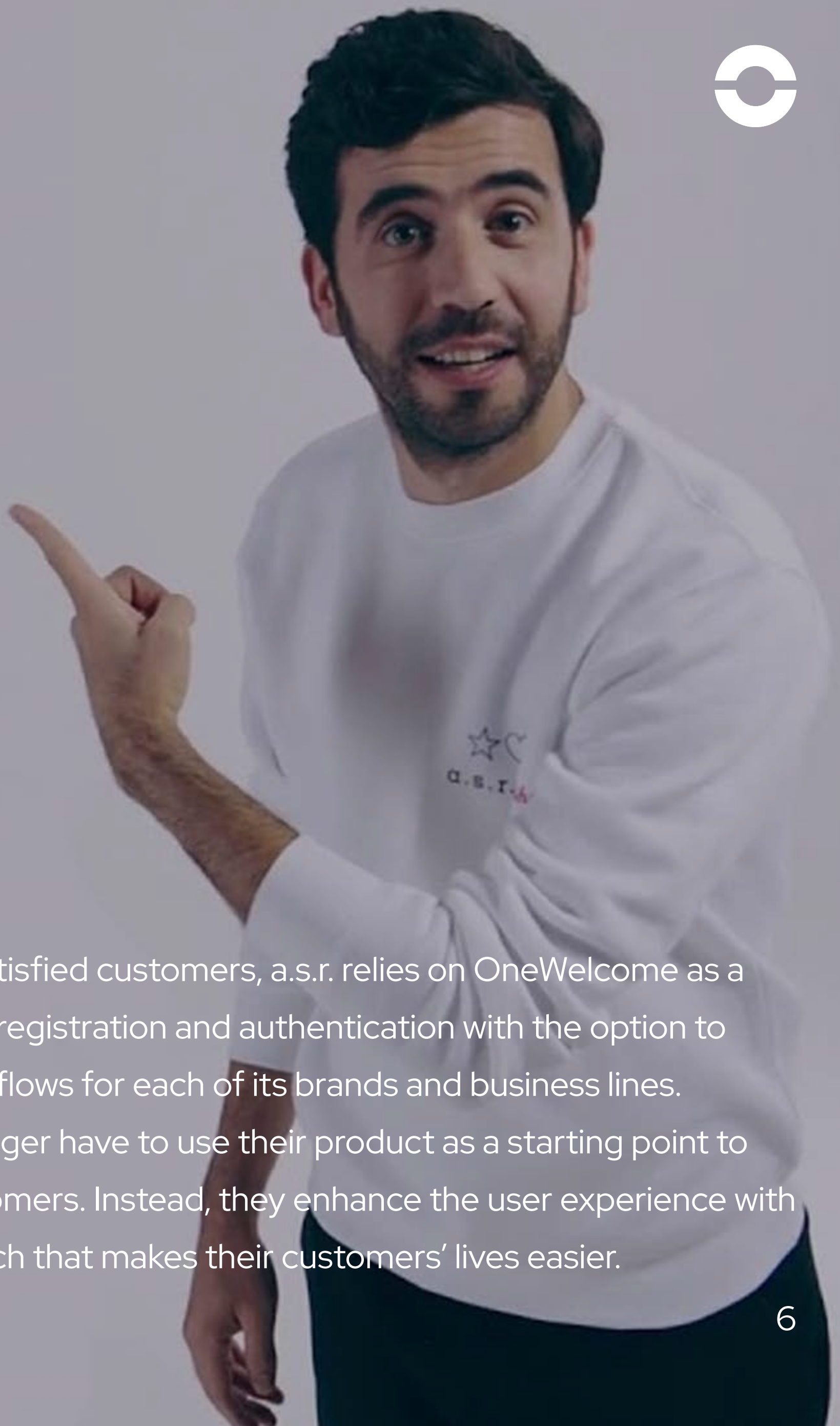




# a day-to-day relationship with customers

The insurance industry is constantly in flux. Besides online relationships with their customers, a.s.r. undertakes many business initiatives to remain relevant for customers, such as health apps and advice tools for personal finance.

In some cases, the entry level for customers is very minimal to ensure a user-friendly experience and minimise data collection. The advice tool for personal finance for example uses a very simple registration flow. A potential customer registers with just an email address, fills out their details and receives free advice. Through a magic link, users have access to their file for as long as they need, depending on the scenario.



As one of our satisfied customers, a.s.r. relies on OneWelcome as a single source of registration and authentication with the option to create different flows for each of its brands and business lines. Now, they no longer have to use their product as a starting point to serve their customers. Instead, they enhance the user experience with a simple approach that makes their customers' lives easier.





# a merger organisation with a diverse brand portfolio

a.s.r. has a long history of providing customer-friendly insurance products on the Dutch market. Over the years, the company has grown into a merger organisation with a wide range of brands and products, all with different backend systems and processes.

To streamline the user experience for their B2C and B2B customers, a.s.r. envisioned being able to onboard and serve their customers online and provide a frictionless customer journey across all their brands. That's why they drew up a step-by-step Identity and Access Management (IAM) vision for the coming years with OneWelcome as their trusted partner.

[asr.nl](https://asr.nl)

insured people and companies

2,000,000

brands

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portal for B2C & B2B



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