

GVB Group: working with Zuhlke to de- velop a digital claims process



The GVB Group wants to optimise the claims process for its customers. With the help of Zuhlke, an innovative solution was implemented and the customer experience improved.



Customer benefits

- **Support with the entire innovation process: from brainstorming to development through to integrating the solution into live operations.**
- **Fast market feedback via lightweight prototypes**
- **Measurable customer satisfaction**

Digital claims process as the moment of truth

Digitalisation is reshaping the insurance industry. The claims process is traditionally a real moment of truth for the customer. But digitalising it can prove a big challenge for insurance companies. Building insurance provider Gebäudeversicherung Bern (GVB Group) wants to exploit the opportunities presented by digital transformation in this area, too, with the aim of offering a first-class customer experience and achieving a significant increase in efficiency. The GVB Group also asked itself how customer-centric solutions can be developed and integrated into live operations quickly, efficiently and with minimum risk.



'I always felt like I was part of a great team, rather than just a client. The success of the project was down to outstanding teamwork.'

Simon Stucki, Product Owner Smart Claims, GVB Group

Ideation and market validation

Zuhlke held workshops to develop new and innovative products and services. In multidisciplinary teams, ideas were gradually narrowed down. Lightweight prototypes were developed and feedback was quickly collected from potential customers. The most promising idea – i.e. digitalising the claims process – was then validated iteratively in the market. This involved carrying out a short but efficient test phase to evaluate acceptance of the service and the channel, which was initially conducted via WhatsApp. Following positive testing, a decision was made as to how the idea should be scaled.

Solution development, scaling and competitive advantage

The consultancy project transitioned seamlessly to the solution development stage, during which a customer app was developed for the GVB Group. The application, which enables customers to communicate with the claims handler directly via their smartphone, forms the basis for redesigning the claims process with a clear focus on improving the customer experience. This is achieved primarily by offering a chat function, appointment coordination, an assistance service and direct billing. The solution was then connected to the core system of the GVB Group and put into live operation. The digitalised claims process gives the GVB Group a competitive advantage by improving the overall experience for its customers and offering them clear added value.

Tools: Agile transformation, apps. Business innovation, CX, CE, Digital innovation, Mobile, UX, User experience, Insurance, Software engineering, Rent a startup