

# R+V Versicherung: Streamlining information exchange to better customer experience

## Industry

Insurance

## Company

R+V Versicherung AG

## Employees

14,700

## The Challenge

### **TGIC and BiPRO: Robust security for insurance data**

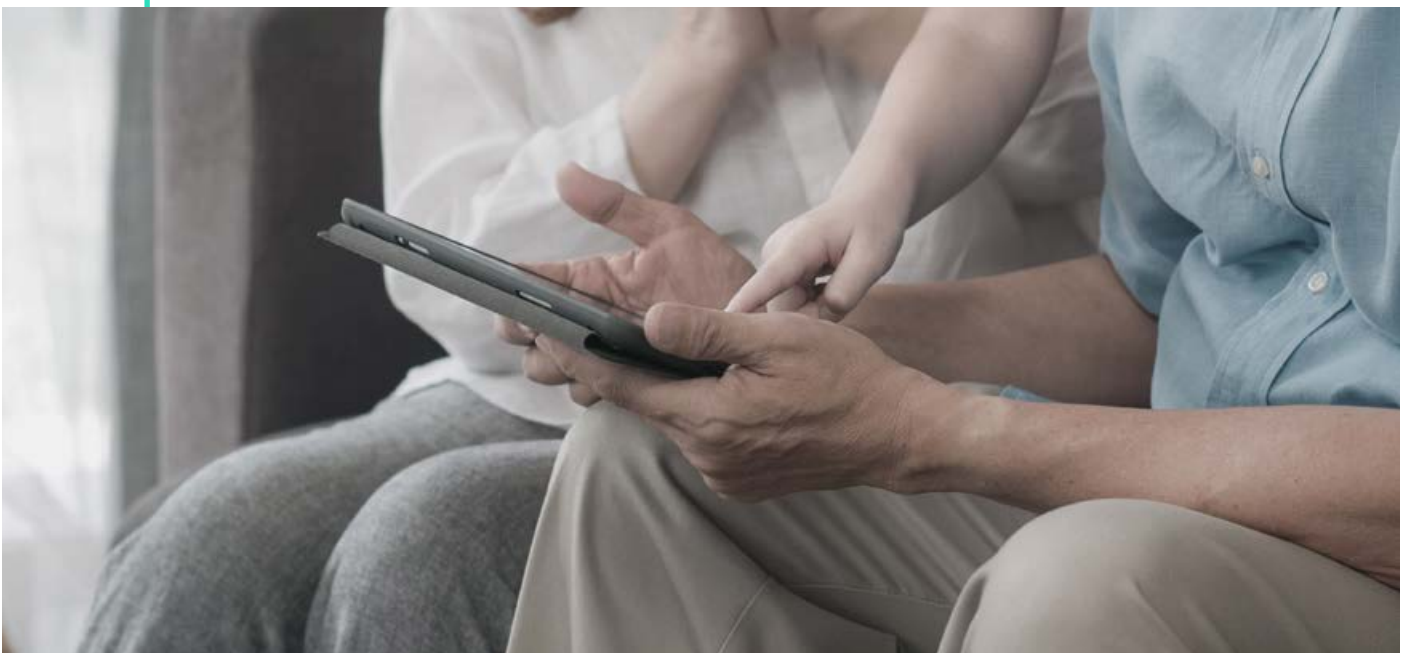
Data is important for businesses of all sizes, from a small startup to a global conglomerate. For companies in the insurance domain, it is pivotal to ensure customer data protection and compliance on one hand and eliminate the risk of personal information theft on the other. Unfortunately, electronic data processing and security breaches go hand-in-hand. Data security concerns don't just affect companies like R+G Versicherung AG; they affect the entire insurance industry, which employs more than 500,000 people in Germany alone, with annual revenues of around 250 billion euros.

Customer data protection is given the highest priority in the insurance sector because of today's constant information exchange between organizations' IT systems. A classic example is the settlement of claims from traffic accidents. Information from Germany's central vehicle register must be included in the process along with the insurance data of the individuals involved in the accident.

### **Industry network no longer appropriate**

To ensure the information exchange is as smooth and as secure as possible, the German Insurance Association (GDV) has operated its own industry network for more than 20 years. This network is only accessible to a limited group of users. In comparison to the global and simple access provided by the internet, the GDV industry network had become increasingly cumbersome and inappropriate for the digital age. Connecting individual workplaces via dedicated lines had proven to be not just expensive but lagged in terms of recent data security practices as well.

As a result, the GDV established a new and secure communication infrastructure: The Trusted German Insurance Cloud, or TGIC for short. Registered users – including insurance brokers, insurance providers, government authorities, and other organizations – must authenticate themselves twice to gain access to the portal, similar to the online banking system.





## The Solution

### **BiPRO- A standardized unified file formats**

Although TGIC ensured high levels of security and protection for policy holders' personal details, concerns about external data processing were still needed to be addressed. For a long time, insurance companies and brokers lacked any standards for configuring and designing the interfaces needed to transfer various data formats smoothly across their diverse industry systems. BiPRO ("Brancheninstitut Prozessoptimierung") made a new set of rules available to solve the challenge of unified data transfer. BiPRO determines how data must be formatted to ensure it is processed the same way by all types of IT systems and applications. As part of this process, APIs provide the integrations needed to ensure BiPRO standards can be implemented relatively easily.

While brokers, insurance companies, and government organizations are under time pressure to connect to TGIC, the sheer volume of providers using BiPRO meant it was taking time to unify the data. Nevertheless, the Verband Deutsche Versicherungsmakler (Association of German Insurance Brokers) recorded more than 600 connected broker companies with a total of more than 12,000 employees. With both TGIC and BiPRO, the protection and security of personal information is the highest priority.

## The Impact

### APIs guarantee smooth data exchange

TGIC subscribers use a diverse range of dedicated company applications, which cannot be linked directly to the portal without significant adjustments being made to IT infrastructures and access points. APIs provide the best solution for overcoming this challenge.

These standardized interfaces ensure data flows from diverse applications are automatically aggregated and reformatted. This in turn ensures the information is processed smoothly across all IT system boundaries. Depending on the complexity of the TGIC subscribers' IT systems, customizing the API gateway integration could take several months to complete. Companies such as R+V Versicherung AG use the solution to adapt APIs to new industry standards and fulfil branch requirements, while improving service levels for customers as well.

"Insurance brokers linked to us can access all the data they need quickly and securely using the newly organized access points," says Dirk Thierling, IT Client Manager for Sales at R+V. As a result, insurance quote generation has simplified and the processing time for customer requests is significantly reduced. R+V selected CA API Gateway due to its "proven performance" says Thierling. Support from Nagarro AG also played an important role in the decision. As a partner of CA Technologies, it would be able to ensure that the APIs design and the implementation of the solution could be completed rapidly. Nagarro also has prior experience of TGIC and BiPRO projects as well as solid expertise in web services security and API development.





## Client Testimonials



"Insurance brokers linked to us can access all the data they need quickly and securely using the newly organized access points."

*Dirk Thierling,  
IT Client Manager for Sales,  
R+V Versicherung AG*

### **About Nagarro**

In a changing and evolving world, challenges are ever more unique and complex. Nagarro helps to transform, adapt, and build new ways into the future through a forward thinking, agile and caring mindset. We excel at digital product engineering and deliver on our promise of thinking breakthroughs. Today, we are 8,400 experts across 26 countries, forming a Nation of Nagarrians, ready to help our customers succeed. [www.nagarro.com](http://www.nagarro.com)