As a large insurance group serving over 9.5 million customers across 16 European countries, Austria-based UNIQA recognises that its customers’ expectations and behaviour are changing fast. To respond, it has placed digital innovation at the heart of its strategy – rethinking products and processes from the customer’s point of view, as part of its ambitious innovation programme, UNIQA 2.0.

With that transparent approach in mind, the company recognised a need to replace its existing portal, which offered only basic functionality. Instead it conceived a new omni-channel portal, myUNIQA. This portal would allow customers to perform a range of additional tasks like making online claims, uploading supporting evidence, or viewing claims history, all in one place.

When imagining the portal, UNIQA had two key requirements in mind. First, it needed a platform with best-of-breed omni-channel capabilities. Second, it needed a flexible solution that could meet its needs across the multiple territories in which it operates – and which could be adapted to local requirements if necessary.

Solution: the omni-channel, widget-based Backbase platform

With these needs in mind, UNIQA selected Backbase CXS – an omni-channel platform whose flexible, widget-based structure could be adapted across different countries.

“Omni-channel capabilities were a huge part of why we selected Backbase,” says Barbara Liebich-Steiner, Head of Digital Strategy and Solutions at the group. In its main market of Austria, the group decided to launch channels in a phased approach. First, the myUNIQA web portal was launched, which was developed at the Vienna-based digital department headed by Liebich-Steiner. Then UNIQA replaced its existing mobile app with an app based on the Backbase platform and using the Backbase Mobile SDK.

Backbase’s widget-based structure allowed UNIQA to customize parts of the portal to suit different territories. After launching myUNIQA in Austria, it offered the platform to its companies in other countries, who could then customize the various widgets as appropriate.

Benefits for UNIQA: efficiency and consistency – with extra support

For Liebich-Steiner, the omni-channel capabilities of the Backbase platform created significant efficiency gains. “If you want to provide a service, you don’t want to do the same process three or four times – you want uniform functionality across all channels, and for everything to be built on the same platform,” she says.

“Backbase is a great platform. We can alter its form for different markets and re-use it time and again.”

Barbara Liebich-Steiner
Head of Digital Strategy and Solutions, UNIQA
The widget-based structure also cuts costs and drives efficiencies. “Investing in new platforms for different territories is too expensive,” says Liebich-Steiner. “This way, we’ve invested in a robust digital platform that can be re-used, re-shaped and re-sized for different territories – while maintaining brand consistency.” For example, just five months after myUNIQA Austria launched its web portal, myUNIQA Switzerland is also expected to go live.

During the process, Liebich-Steiner was impressed with the support she had from Backbase. “My team liked the constant support, which I don’t take for granted with IT companies. Ultimately, we needed an innovation partner, and we aim to explore new ways to innovate as our use of Backbase evolves.”

Liebich-Steiner also appreciated the opportunity to start with a new technical solution. “We made things cleaner and leaner – because we had the opportunity to reinvent our idea of what the product should be.”

Benefits to customers and employees: 24/7 access and saving time

From the customer’s point of view, the web portal has already been a success. “We’re getting 40,000–50,000 unique customers a month in Austria, without any marketing support – which is a lot for the insurance industry,” says Liebich-Steiner, speaking a few months after the portal went live.

“Ultimately, it means we’re accessible 24/7, and customers don’t have to send in paper documents any more – they can simply upload receipts or invoices to the mobile app using their camera on their phone.”

“The flexibility of the Backbase platform also makes life much easier for front-line employees”, she says. Senior management is happy too: “We were the first insurance company in Austria to launch a chatbot for services like claim management and notice of first loss,” she says. “That’s a nice story to be able to tell our stakeholders.”