

Digital Transformation In
Insurance 2024



About Sefas

An expert in providing secure, personalized communication for **30 YEARS.**



1991:
founded
2010:

Integration into
La Poste group



€12 Million
turnover (2023)



40%

of the workforce in R&D



ecovadis



110

employees

Valued and trusted across the World

INSURANCE



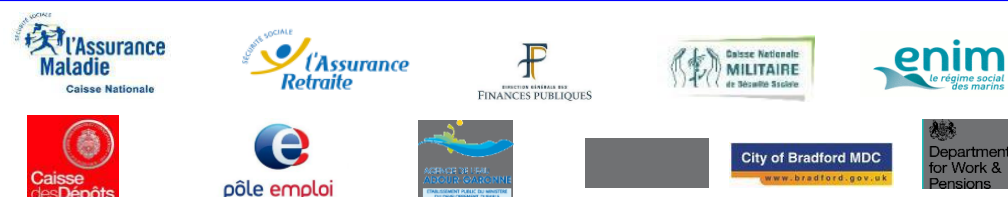
FINANCIAL SERVICES



BPO / SERVICE BUREAU



GOVT



UTILITIES



Concept of Sefas solutions

Creation

Creating communications from any input format, via a collaborative and intuitive interface.

HCS allows users to generate secure, personalized communication quickly and easily – from anywhere, in any format.

Generation

Processing communications industrially and preparation of them for distribution in the preferred channel.

HCS can process and manage communication from any source, optimize production, re-engineer content and prepare for distribution at any scale.

Orchestration

Interface with delivery, archive, JX, CRM and other infrastructure to control and manage insight across all channels.

HCS allows you to retain existing technology infrastructure to improve omni-channel and JX / CX performance.

Modularity ----- Open architecture ----- Cloud ready.

Adding value to communication management & customer experience

Digital ecosystem

- End to end management and dispatch of digital communications.
- Binding with ad-hoc services, such as ECM, ERP... to create and aggregate the document lifecycle.

Anchoring in a digital ecosystem with the ability to address multiple channels & services.

Recipient involvement

- Response to received communications.
- Participation in the business transaction.
- Preferences & constraints are considered.

Recipients are stakeholders in the transaction.
Conversational communication is enabled.

Communications enrichment

- Transaction can be composite (made up of multiple elements of different types).
- Transaction journey can be complex (include multiple round trips with different services or recipients).

The communication path is expanded & more complex.

Improved features

Supporting communication journey to deliver superior experience

Orchestration

- Including a rules engine.
- Event driven modeling on all modules (using webhooks).
- Dedicated interface for precise monitoring of the communication route.

Allows to react to events and determine which services to be requested.

Universal connectivity

- Data exchange (data integration - ETL).
- Communication stream exchange (digital providers).
- Accessible APIs.

Allows communication with any state-of-the-art service in terms of web API.

“Cloud ready” deployment

- Finer modularity of features
- Distributed storage & processing with provisioning
- Centralized components.
- Standard web packaging / API / GUI

Supports increase of workload & volume.

User case

Illustrated insurance transaction



1

A person applies for Car Insurance:

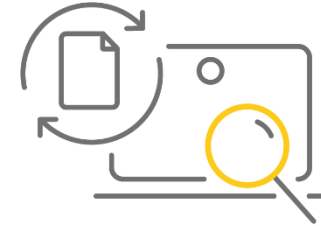
- The individual contacts the insurer and gives them information needed to provide a quote.



2

Further information is required:

- The insurer requires additional documents to check validity.
- The request is sent by email.
- Submission is made through a customer portal (EDM service).

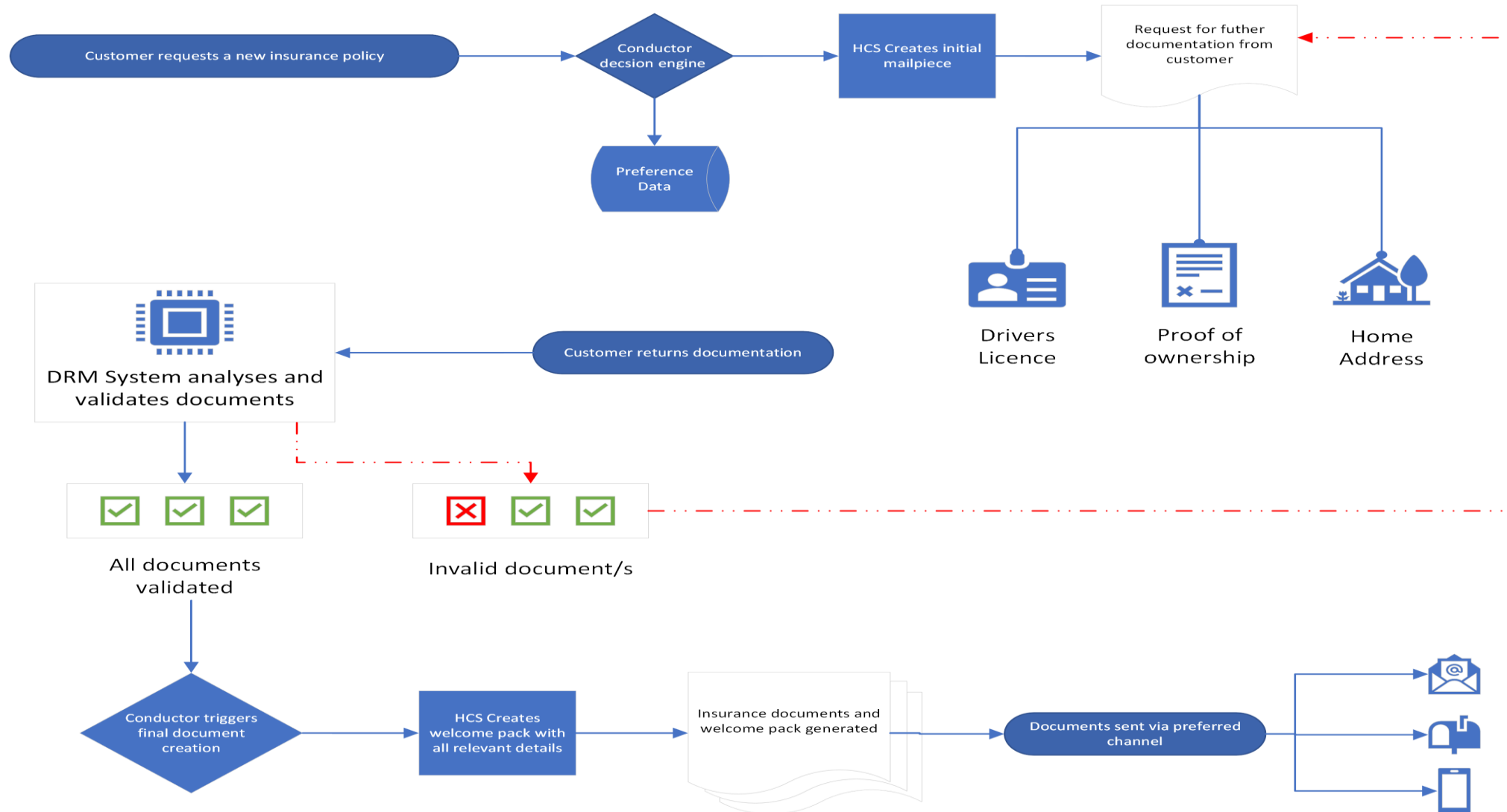


3

Process is carried out by HCS:

- The status is always known.
- If a document is missing or invalid, a reminder notice is sent.
- Once the file is complete, the quotation can be converted into a contract.

Automate Car Insurance Renewal



Understanding the European Accessibility Act (EAA)



Why Does the EAA matter to UK Insurers?

- 1. Regulatory Compliance:** For UK insurance companies operating in the EU, compliance with the EAA is mandatory. The act sets a clear framework for accessibility standards that these companies must meet, helping avoid legal and financial repercussions associated with non-compliance.
- 2. Market Expansion:** By adhering to the EAA, insurers can cater to a broader demographic, including the approximately 80 million people in the EU living with a disability. This alignment not only opens up new markets but also enhances the company's reputation as an inclusive and socially responsible entity.
- 3. Innovation and Improvement:** The requirements to make services accessible can drive innovation. Insurance companies might need to develop or adopt new technologies, such as enhanced web accessibility tools and voice-activated systems, which can improve service delivery for all customers, not just those with disabilities.
- 4. Competitive Advantage:** Companies that proactively embrace the principles of the EAA can differentiate themselves in the marketplace. By offering products that are accessible to all, companies not only comply with legal requirements but also appeal to a consumer base that values inclusivity.