Over the past several years, digitalization has rapidly changed the way users perceive and interact with daily services. However, insurance, one of the largest industries in Germany, has been lagging behind.

Maintaining a long-established structure, the German private-insurance industry has not kept up with the times; rapid optimization, digital convenience and general customer centricity have been close to nonexistent in this sector. The main hurdles are legacy systems, slow applications and closed infrastructures.

It has become not only necessary but crucial for the industry to invest in overcoming such challenges. Regardless of complexity, in the end the German health-insurance system needs to deliver value. It should be a pleasure to interact with one’s insurance, not merely an obligation. By utilizing new technologies, we can recreate the standardization of interfaces with the simple overall goal of addressing the needs of customers from their point of view.

**IT infrastructure as ultimate driver for customer satisfaction**

The underlying driver for innovative structures is a scalable, open-sourced and modern IT infrastructure. With attempts to intensely modernize pre-existing systems, the industry is often adding more complexity than productivity. By shifting the focus away from modification and toward ingenuity, newly built platforms can give a variety of existing solution providers a fresh start.

These solutions can then be interconnected with private as well as public operations to eliminate further complexity through the use of state-of-the-art technology.

At ottonova, we use our one-app system to act as key health-platform orchestrator, ultimately transforming and shrinking the value chain. This enables users to chat directly with our support staff and service providers about a multitude of topics. It hosts all insurance-related documents and data in an easy-to-navigate timeline as well as offers a multilanguage video-chat system with qualified doctors.

Through implementation of an intuitive and user-friendly application, contact with health-insurance providers can be convenient, unique and always meet the needs of individuals. All of these features put the customer at the center of attention — not the insurance as it used to be.