

## Case Study:

# The zen Platform for Online Travel Insurance Marketing

*The Europäische Reiseversicherung AG is the market leader for travel insurance in Germany and has been selling travel insurance for more than 80 years. With a sales volume of EUR 385 million in 2002 and 740 employees across Europe, the Europäische Reiseversicherung stakes its claim to being the quality leader among Germany's travel insurers. One of its strategic goals is attaining innovation leadership in e-commerce.*

The Europäische Reiseversicherung needed a particularly flexible and scalable system for selling travel insurance policies on the internet. An application developed with traditional servlet/JSP technology was not able to meet the high standards. This is why the Europäische Reiseversicherung opted for the zen Platform as the strategic platform for its entire e-commerce activities – not just the sale of insurance policies. Now their own IT employees are able to quickly create, maintain and administrate scalable applications.

## Starting Point

The Europäische Reiseversicherung used a traditional servlet/JSP based solution of an external supplier to sell travel insurance on the internet. As a tactical and robust development this solution was able to give them a start in the online marketing of travel insurance, but it also had some decisive drawbacks:

- The business logic (the insurance specific product know-how) and the marketing logic (the way a certain product can be sold online) were written in the customary Java code.
- As a mere servlet/JSP solution the system was not scalable enough to meet an increasing demand.
- The whole text of the insurance sales forms was included in the JSP pages, and the country-specific logic was included in the product code.

## Objectives

The products that had been sold on the internet so far had initially been designed for the travel agency business. However, for the sale on the internet, specialized insurance products were to be developed, which were to be aimed at certain target groups, e.g. offering:

- for end customers: an online assistant which calculates the best possible rate from the customer's input
- for the staff of travel agencies and call centres: an expert mode which allows individual rates to be booked directly with little processing time

The future products and sales procedures were supposed to be able to be adapted flexibly and quickly to the market requirements by the insurance's own IT employees, without having to resort to the external supplier. Unforeseeable requirements should be able to be integrated any time. Moreover, the products were to be sold in multiple languages in the future.

A drastic increase in the sales volume was expected with the enhanced marketing of online sales in partner programmes. Therefore the future solution had to be scalable and easy to administer.

These newly set objectives could not be met on the basis of the existing solution, because the firm implementation of the business logic – and above all the marketing logic – in Java code would have led to an increased complexity that would have been impossible to manage. If one then adds multi-language support and visualization, the complexity of the implementation increases almost indefinitely (product x sales procedures x visualization). Therefore a strict separation of product logic, application workflows and visualization was necessary to make each of these cornerstones interchangeable.

## **Solution**

The Europäische Reiseversicherung chose the zen Platform as its strategic platform for the online sale of insurance policies. The separation of data, workflow, business logic and visualization enabled the company's own IT staff to design and maintain any kind of insurance product and sales procedures in a short time. Moreover, the zen Platform allowed the company to create completely different online applications, e.g. a web configurator for partner companies, to adapt the sales application to the appearance of each of the partner's websites. And every zen application always comes with multi-language support.

Ever since the Europäische Reiseversicherung transferred their online insurance sales to the zen Platform, their sales figures have increased manifold and the zen Platform easily copes with the increased load. A backup computer allows changes in the application to be performed during runtime without any downtime. The zen Platform makes sure that user sessions are automatically re-routed to the backup computer in a transparent manner.

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