

Case Study

A photograph of a middle-aged man with a grey beard and mustache, smiling broadly. He is wearing a dark blue quilted vest over a blue and white plaid shirt. He is holding a black handheld microphone with a coiled cord. The background shows the interior of a vehicle, likely a truck cab, with a window and a red seat. A large, semi-transparent blue shape is overlaid on the left side of the image, containing the main text.

**TVM Insurance  
innovates its  
claims handling  
processes with  
Thales OneWelcome  
Identity Platform**

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Building a future we can all trust



As insurers accelerate towards digitalisation, it's critical for companies to integrate and secure the right tools and platforms to deliver seamless digital experiences for policyholders, especially when it comes to claims handling processes.

TVM, a leading transport insurance provider in the Netherlands, was looking for an Identity and Access Management (IAM) solution that would help modernise their claims handling processes. The goal was to eliminate paper-based accident statement forms and provide a full digital experience for their policyholders.

## Challenge: Reducing authentication complexities to digitise claims handling

Traditionally, TVM's insured transporters would record accidents and submit claims using paper-based forms. However, the organisation recognised that this approach lacked efficiency and long-term security.

To modernise their claims handling procedures, TVM insurance aimed to replace the old paper-based accident statement forms with a digital application. Yet, a significant challenge emerged: ensuring that the right individuals from the transportation companies they have a relation with, such as drivers and fleet managers, could securely access this new digital platform. The primary concern was to establish a convenient and secure authentication process for all parties involved.

They had, therefore, to create an authentication process that was secure and user-friendly for the long-time users of the old paper forms. They needed a solution that would make everyone feel confident using it, while also protecting sensitive information. This was crucial for successfully transitioning to a digital claims handling approach.

## Solution: Optimising claims handling with Thales' Delegated User Management capability

TVM turned to Thales looking for a strong Identity and Access Management (IAM) solution to optimise their claims handling digital application. Specifically, the insurer was interested in utilising Thales' robust Delegated User Management feature. This feature would streamline the authentication of identities of drivers and other stakeholders engaged in claims procedures, while also ensuring user-friendly access.



## Results: Driving success through seamless, secure user experience and operational efficiency

After implementing Thales' OneWelcome Identity solution in only three months, TVM has been able to provide their customers with a truly seamless and intuitive user experience which has increased customer satisfaction rates significantly.

The company also experienced a high user adaptation which eventually has led to smoother operations, improved efficiency, and **95% accuracy rate** in the data they're now able to collect at scale.

With the aid of Thales, TVM Insurance seamlessly upholds continuous compliance with evolving data regulations and privacy standards throughout Europe. Through the utilisation of advanced consent features and precise management of personally identifiable (PI) attributes, the insurer confidently navigates the realm of customer data protection and compliance, even as their operations expand. This allows them to confidently focus on building lasting relationships with their customers.

" We implemented the Thales OneWelcome Identity Platform in 3 months, which is pretty short for a solution like that – and we never had an issue with user adaptation."

– Thomas van Noort,  
Head of Business Development at TVM Insurance

“ With Thales OneWelcome, we’ve been able to make the first step in digitalisation with our customers. With better data and information coming in through the platform, we can become even more efficient and find more profitable solutions for our customers when they need it the most.”

– Thomas van Noort,  
Head of Business Development at TVM Insurance

As the Thales OneWelcome Identity Platform operates fully on the cloud, TVM Insurance has managed to substantially reduce IT workload maintenance costs and the labour hours previously invested in manual paper-based processes. This strategic shift has resulted in a remarkable enhancement of operational efficiency, effectively streamlining their entire identity journey workflow.

The Thales OneWelcome Identity Platform is also designed with scalability and data-driven insights in mind. This means that it empowers TVM Insurance to harness the collected data for ongoing modernisation efforts in the pursuit of their mission to transform into a prevention-focused platform. The company can now focus on developing strategies around real-time accident prevention to keep their drivers safe and secure, online and on the road.

“ The continuity of our customer’ and partners’ business is our main goal. In the future, insurance will shift to risk management and damage prevention and is going to be very important. With all the data were able to get through the Thales OneWelcome Identity Platform, we can stay ahead.”

– Thomas van Noort,  
Head of Business Development at TVM Insurance

## About Thales

As the global leader in data security, Thales helps the most trusted brands and organizations around the world protect their most sensitive data and software, secure the cloud, provide seamless digital experiences, and achieve compliance through our industry-leading data encryption, identity and access management, and software licensing solutions.