

Case Study

Turning a mobile app into a major win

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The need for a mobile solution

Hugo te Kaat, Innovation Architect at VGZ, explains the complicated challenge VGZ was facing. "In the age of mobile, we knew that offering a responsive website platform for claims was not enough. We needed a mobile solution for our customers."

VGZ partnered with Thales and Mendix to build a highly secure and compliant mobile app that was easy to use and created seamless customer experiences. They had already implemented optical character recognition (OCR) technology that would allow customers to photograph their invoices and claims via an app. Now, Thales and Mendix were tasked with building an interface that would keep customers' data safe and secure while also offering a user-friendly experience.

Exceeding expectations

The project began in early 2016, and VGZ set a target of 70,000 app downloads by the end of 2017. Within just six months, the app had exceeded all expectations: over 150,000 VGZ customers had already downloaded it. The app was downloaded over 200,000 times by the end of 2017 and end of 2021, more than 1 million customers use the VGZ app.

What's more, customers are using—and loving—the app: More than 2,000,000 claims were submitted since the rollout, and NPS scores are at +24. After 60,000 reviews, the app's average rating is 4.6 out of 5 stars, and 85% of customers say they experience "little or very little difficulty" using it.

Flexible functionality

To keep the VGZ app as flexible and responsive as customers want it to be, VGZ continues to add new functionality that improves the customer experience. This includes features like a secure inbox that allows better communication. Additionally, the app now enables customers to check their remaining copay amounts, and customers who submit claims via the app enjoy faster reimbursements compared with the website platform.

With a flexible app, VGZ is now positioned to offer its customers a full-service customer experience to fulfil their promise of sensible care. Hugo says Thales was an essential partner for making it happen.

An innovative partner for the future

"Thales was innovative and thought along with us to develop the right solutions", he says. "We had the feeling that we were developing the solution along with them. They listened to our specific needs and developed a solution that was right for us. They provided a solution in which customers could enter their DigiDs (the national identity system used in the Netherlands) when they downloaded the app, and then use a Single Sign-on for all interactions after that." This is an extremely cost-effective solution, because instead of paying for a DigiD transaction each time a user wants to log in to the app, VGZ only pays for the customer's initial DigiD login, which takes place the first time they use the app.



Hugo says that while many suppliers claim to know the insurance business, only Thales truly understands the complex conditions facing the health insurance market in the Netherlands. "Thales is innovative, secure and flexible," he says. "I see them as a true innovation partner. We present them with a challenge, and they work alongside us to develop the solution. They respond quickly to our needs and are ready to take the next steps in our security development. Soon, our customers will want to use sophisticated identification technology, like retina scanning and face and voice recognition. Thanks to Thales, we'll be ready."

"Thales made sure we stayed compliant with the login regulations, while also creating a convenient user experience. And of course, they are all about security. So, we were certain that our customers' data would remain secure in every interaction."

– Hugo te Kaat,
Innovation Architect – VGZ

About VGZ

With more than four million customers, VGZ is one of the largest non-profit health insurers in the Netherlands. The company promises its customers what it calls "sensible care": quality healthcare that suits every person's unique situation and needs. VGZ focuses on creating excellent customer experiences.

To cater to changing customer needs, VGZ decided to launch a convenient mobile app. This would enable its customers to easily interact with the company and conveniently submit health insurance claims in a fully secure environment. That's why VGZ chose to partner with Thales.

[VGZ.nl](https://www.vgz.nl)

1,000,000+ downloads

More than 1 million VGZ customers have the VGZ app installed on their phone

4.6 ease of use

The app's average rating is 4.6 out of 5 stars, and 85% of customers say they experience "little or very little difficulty" using it

2,000,000 claims

More than 2 million claims were submitted since the rollout