

Case Study



**P&V group
accelerates
success with a
state-of-the-art
CIAM solution**

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THALES
Building a future we can all trust

A multi-channel, multi-brand organisation

P&V Group is a Belgian insurance provider that serves a diverse group of customers through its multiple brands and sales channels. Because of the company's multi-channel sales strategy, it relies on a vast network of brokers and independent advisors. The company currently employs around 1,550 people spread across its offices in Brussels and Antwerp.

The Group's main brands are known names in Belgium, including:

- P&V Insurances
- VIVIUM
- Actel

Each of these brands follows a different sales strategy and serves customers through different types of channels:

- P&V Insurances uses a network of 380 independent insurance agents across Belgium who exclusively distribute its products.
- VIVIUM uses the classic broker channel, in which brokers are free to place their portfolio of insurances within the companies of their choice.
- Actel sells insurance for affinity partners.

The challenge: 24/7 self-service with a personalised user experience

Selling through brokers and agents is a prevalent practice in the Belgian insurance industry. At the same time, Belgian consumers are rapidly shifting towards online channels and self-service. To cater to the growing demand for online self-service options, P&V wanted to develop a customer portal where customers (across all brands and channels) can self-serve while still receiving the personal guidance of consulting with brokers and agents. With this approach, P&V's goal is to increase security and simplify processes to improve brokers' experiences and customer satisfaction.

P&V envisioned an online customer engagement zone where people would come to access their documents and communicate with their intermediaries. The zone needed to be user-friendly with multiple login options, such as a classic login page, as well as identity authentication before viewing documents or redirecting to trusted third-party applications. P&V wanted to implement a Customer Identity and Access Management (CIAM) solution to give customers 24/7 access to services, transactions, documents and data in a secure, reliable, user-friendly way.

The solution: a state-of-the-art CIAM SaaS solution incorporating eID

Thales is the CIAM market leader in Benelux, supporting and protecting the insurance sector. For this reason, P&V chose Thales as its partner for implementing its CIAM solution. With a long track record of secure, EU-based Identity and Access Management, Thales offered the expertise and quality that P&V needed to bring its online portal to life.

Working on a fixed deadline and with careful attention to project costs and TCO, the project team set out to implement our plug-and-play configurable and future-proof solution, offering the ease of use, low maintenance, lots of (new) functionality (i.e. e-signing, mobile app security, id proofing, kyc) and variety of authentication methods that P&V required, all in full compliance with Belgian/European law and regulations and supervisors, such as FSMA.



As an IDaaS specialist in any European national online identity (eID) schemes, Thales fully integrated with Belgium's national eID system, itsme and into P&V's authentication solution for customers. The solution also lets users receive an SMS TAN to use for Two-Factor Authentication (2FA) purposes.

Now, P&V customers have a secure, reliable environment where they can interact with the partners and intermediaries and manage important documents and personal data. For brokers, it is a time-saving solution, resulting in reduced administrative tasks and more efficient workflows, allowing them to provide better customer service. For customers, it is a trustworthy portal, enabling them to self-serve their basic needs.

What's next? long-term strategic partnership

Thanks to the new online portal, P&V Group has already lowered costs and reduced its environmental footprint by saving countless reams of paper. The project has resulted in a better user experience that caters to modern online user preferences while adhering strictly to the latest privacy protection laws.

Part of the reason why P&V Group chose to work with Thales is because it needed a partner that could continue to offer support as the solution evolves. As a pioneer and long-time trailblazer in CIAM in Europe, Thales remains on the cutting edge of new developments in the field. With support from Thales, P&V Group knows that its CIAM solution is future-proof and ready to adapt to any new changes in the market or regulatory climate going forward.

P&V Group

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About Thales

Today's businesses and governments depend on the cloud, data and software to deliver trusted digital services. That is why the most recognized brands and organizations around the world, rely on Thales to help them protect sensitive information and software wherever it is created, stored or accessed – from the cloud and data centers to devices and across networks. As the global leader in data security, identity & access management, and software licensing, our solutions enable organizations to move to the cloud securely, achieve compliance with confidence, create more value from their software and deliver seamless digital experiences for millions of consumers every day.

1,500

Employees

380

Independent agents

3

Major brands