

# Onlia Canada: an insurer that puts safety first

**we  
are  
you**

Case Study

**about Onlia**

Onlia Holding Inc., a new joint venture between Achmea Group and Fairfax, offering innovative digital auto insurance and a mobile app, launched on December 12, 2018 in Ontario. It is committed to making Canadian roads the world's safest. As a champion for safety, Onlia's vision is to create a safer world that rethinks the role of insurance. At Onlia, safety comes first and insurance is a close second.

"What sets Onlia apart is that we believe in motivation over discouragement, and rewards over penalties," says Pieter Louter, CEO of Onlia. "We want to work together with Canadians to redefine the role of insurance in our lives – by focusing on prevention and rewarding safe behavior."



**Martin Halada**  
Chief Digital Officer

*"We worked with multiple vendors, so we needed a partner that was open to close collaboration."*

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**the process, the team**

Achmea worked with *We are you* Amsterdam before: we had developed all the digital interaction for a brand-new insurer in Slovakia, called Onlia Slovakia. This collaboration was very successful, delivering all interaction in as little as 9 months. Based on those results and a proven record as valuable partner Achmea selected *We are you* to develop the client interaction for their Canadian joint venture.

The project started with a week of pressure cooker workshops on location, led by *We are you*. These sessions were meant for taking all the big decisions around insurance product, business proposition, brand promise and IT needs. Once these were defined, *We are you* started the building and implementation process.

Building a brand-new insurance company requires both front end and back office tooling. The selected back-end was OutShared. This insurance back-end system and the front-end system had to be customized to Onlia and Canadian-specific requirements.



The Onlia interaction utilizes the *We are you* product InsuranceRight. Using standard front-end components resulted in a much shorter time to market, while immediately enabling Sitecore powered marketing automation and content management features. *We are you* was the right company to get the right integrations and front-end in place. For hosting, marketing support and the implementation of marketing automation Onlia initially preferred to work with a local presence. To find a party with the right skillset *We are you* assisted in the selection process of a local partner. This led to the collaboration with Non linear digital which later in the project was acquired by Valtech.



**we  
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together**

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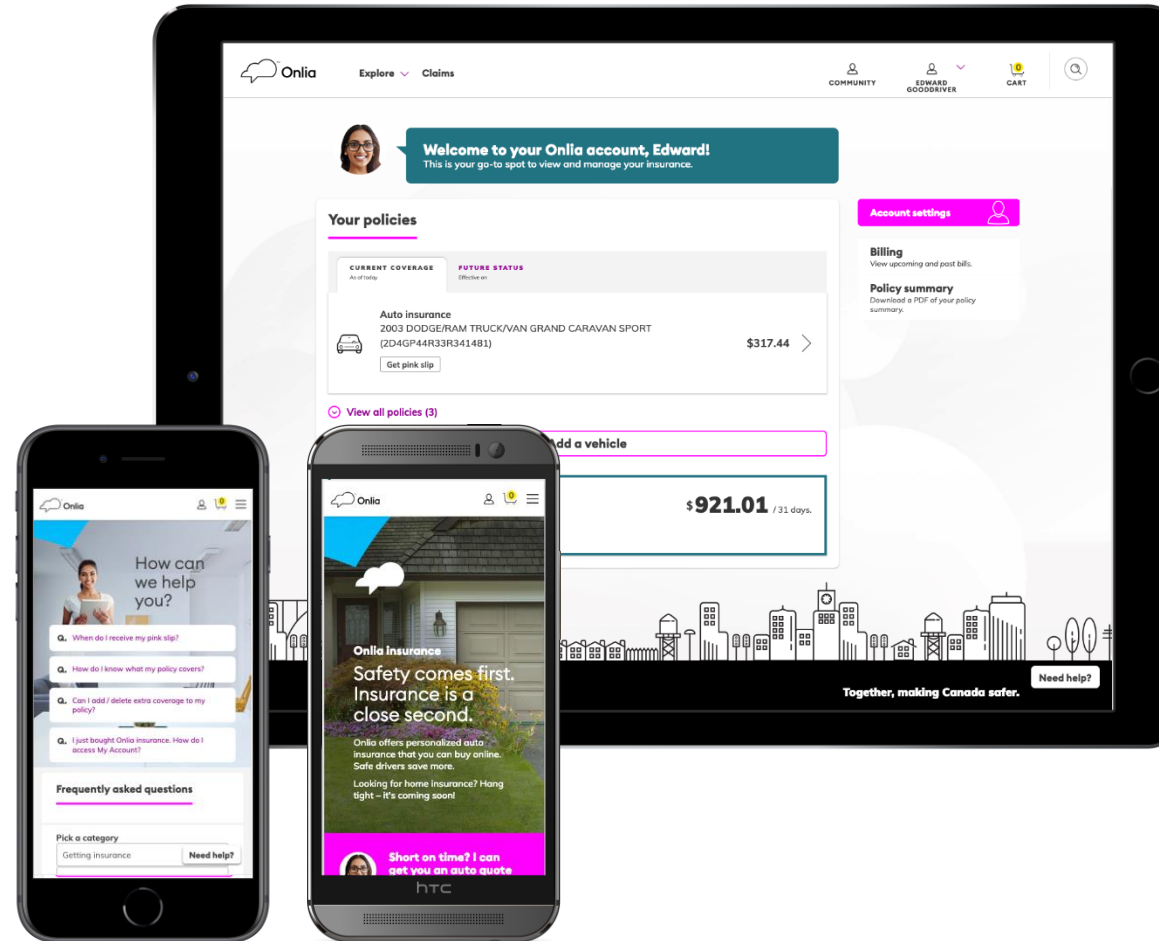
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**the solution provided**



In collaboration with these two companies, We are you has delivered a full online insurance proposition that includes

- a corporate website
- quote stage
- client onboarding
- finalizing contract stage
- MyZone with contract details
- claims first notice of loss for customers
- marketing automation
- identification integration
- back-end integration with backoffice solution Cynosure



All data that is aggregated in the onboarding process is stored in the OutShared backoffice system Cynosure. InsuranceRight has extensive capabilities for marketing automation, profiling and personalization.

We've implemented this in combination with Google Analytics. Furthermore, there is an integration with Anywhere365 (a virtual contact center solution), making all customer interaction omnichannel.

*We are you* integrated with OutShared via their standard API's. Under different circumstances a simultaneous back- and frontend roll-out would be discouraged. But because OutShared and *We are you*, as two Dutch companies, were close-by and could easily interact and cooperate we've managed to deliver this successfully.

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# **project challenges**

The launch of a completely new Canadian insurance brand was a challenge.

### **Complete system implementation**

Often with a corporate startup, the new brand can rely on a foundation of corporate systems to be in place. Onlia Canada was a complete joint venture startup. That meant that all important systems had to be put in place: CRM, office management, back office, claims, financial administration. All systems had to be connected to the core system and tested. The project went far beyond just a front-end implementation.

### **Strict regulations**

The Canadian market is very heavily regulated. The Canadian car insurance product is very different from what is common in Europe and there is an extensive legacy. This provided additional challenges for the core system.



### **Big projects are harder to steer**

Because the project was so extensive, automatically the project became more difficult to steer. The attention of the project management in a complex situation like this needs to be divided among many processes. The complexity brings down the overall project speed.

### **Time difference**

There is a considerable time difference between Canada and the Netherlands. This was one of the reasons Onlia decided to include a Canadian partner to the project. Working with multiple vendors of course is an additional challenge, as are language barriers and new partnerships that were included.

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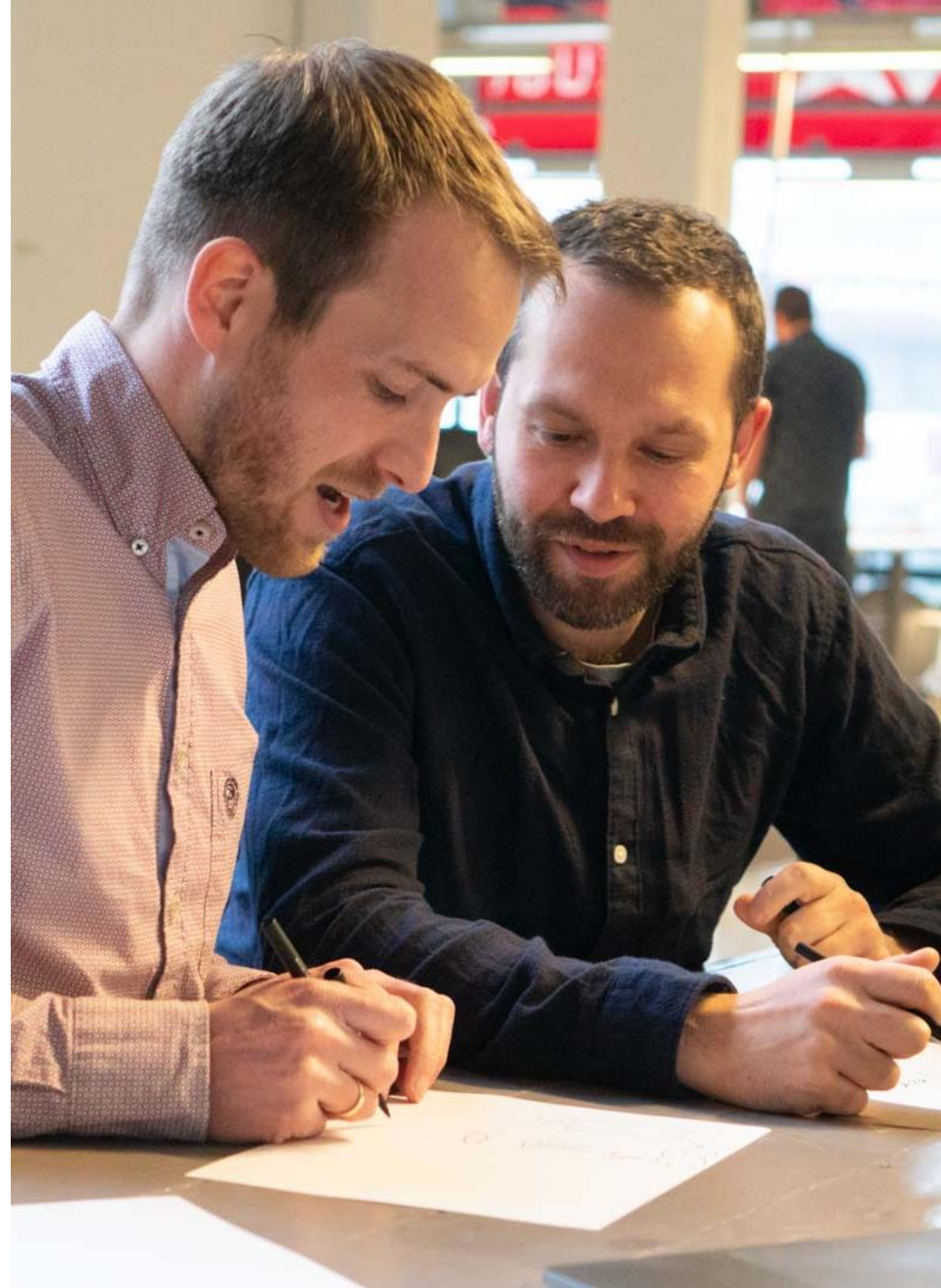
**the approach**

### ***We are you* as partner**

Because of the challenges in this project, Onlia Canada was happy to work with a trusted partner. "Onlia Slovakia worked with them as well and that project went very well. *We are you* really helped transition to an agile way of working. Once this joint venture came into view, we did not want to waste time with partners that delivered an unsure outcome. You really have to trust your partner.", Martin Halada reports. "We needed to start from scratch, so we wanted a proven partner that could deliver a good experience. *We are you* had proven to be that partner with Knab and Onlia Slovakia."

By working with *We are you*, Onlia Canada could

- avoid unnecessary discussions
- experience a focus on solutions
- rely on a very client focused partner
- rely on an open communication
- collaborate with multiple vendors



## Disrupting the industry

Onlia Canada wanted to bring something completely new to the Canadian Insurance industry. An ambitious objective, considering the fact Onlia Canada was also completely new to the Canadian market. Initially the knowledge of the Canadian market was low. "Disrupting the market has a very specific dynamic. You can hire people with the knowledge of the industry and its traditions.", Martin Halada explains. "But these specialists can change the dynamics in your organization. They may want to emphasize the knowledge they have and may be more industry compliant rather than industry disruptive. To disrupt, you want to walk the thin line of legislation. So you also have a team of people that push the boundaries, that question the legislation and its interpretation. This can cause polarity, but if you use the right strenghts you can make something incredible."

## Canada vs Europe

Other than in Europe, it is not common to actually purchase an insurance product online in Canada. Health costs as a result of a car related incident are part of the car insurance coverage rather the health insurance



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insurance  
right

To accelerate the development, *We are you* has used InsuranceRight components.

The InsuranceRight technology is combined with unique code for Onlia and third-party technology for specific things like Identity Authentication and back office system Cynosure by OutShared.

Working with these product components has several benefits:

- It allows for a shorter time to market
- It ensures a more secure environment, reusing well tested components
- It offers proven User experience and functionality

Aside from these short-term benefits, using components also allows Onlia to profit from *We are you*'s own product and roadmap development efforts. It makes the interaction more future-proof.



**Konrad Plechowski**  
Product owner InsuranceRight  
We are you

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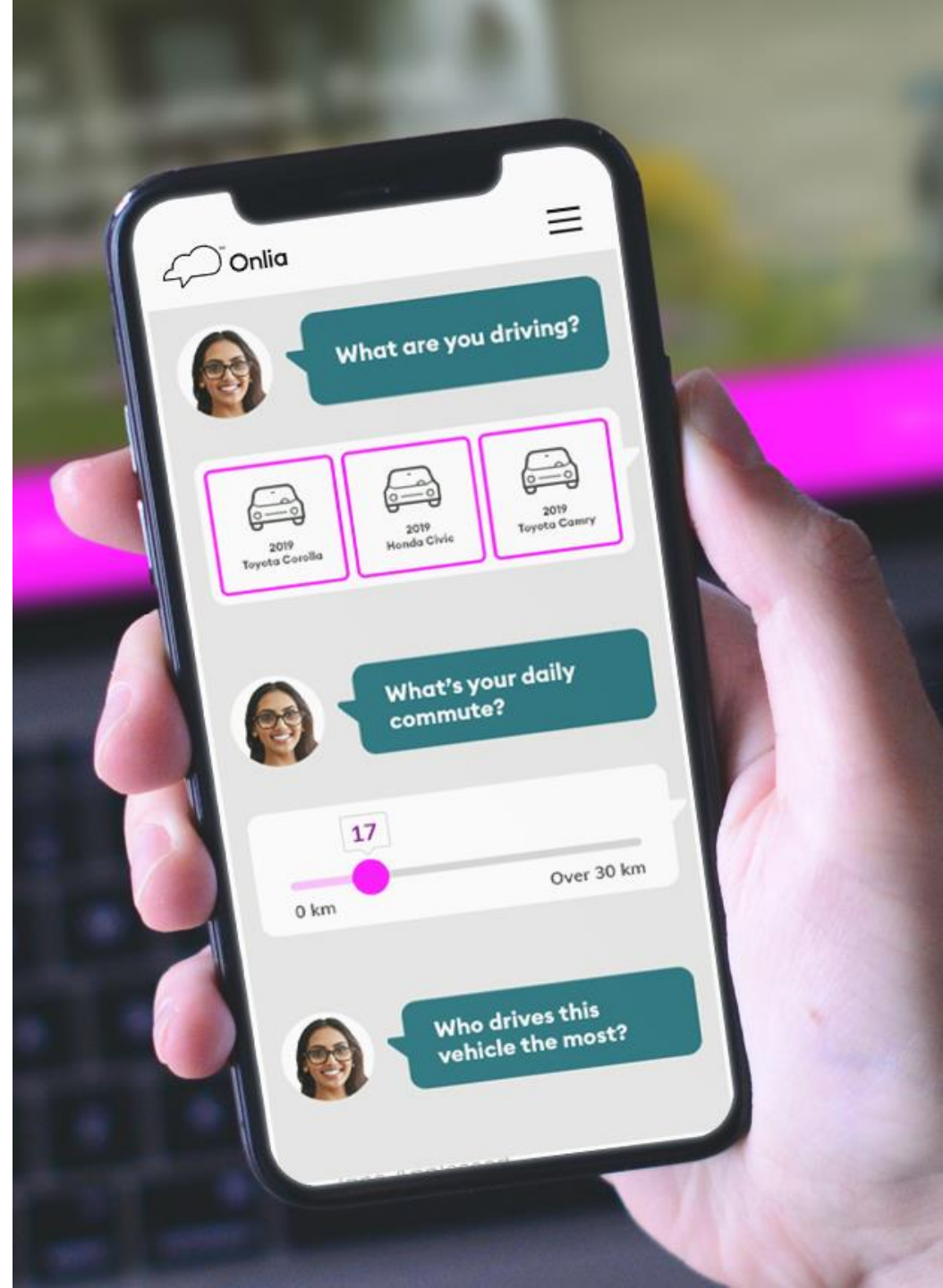
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**results**

Launching a new insurer and – in this particular case the extensive integration and localization to Canadian specific needs – took some time. The entire process took two years.

On the very first day of being live Onlia already answered 52 complete quote requests.

Onlia Canada will take time to test and learn from the market before launching a big marketing campaign. The first results are very promising. The safety message resonates well with the audience.



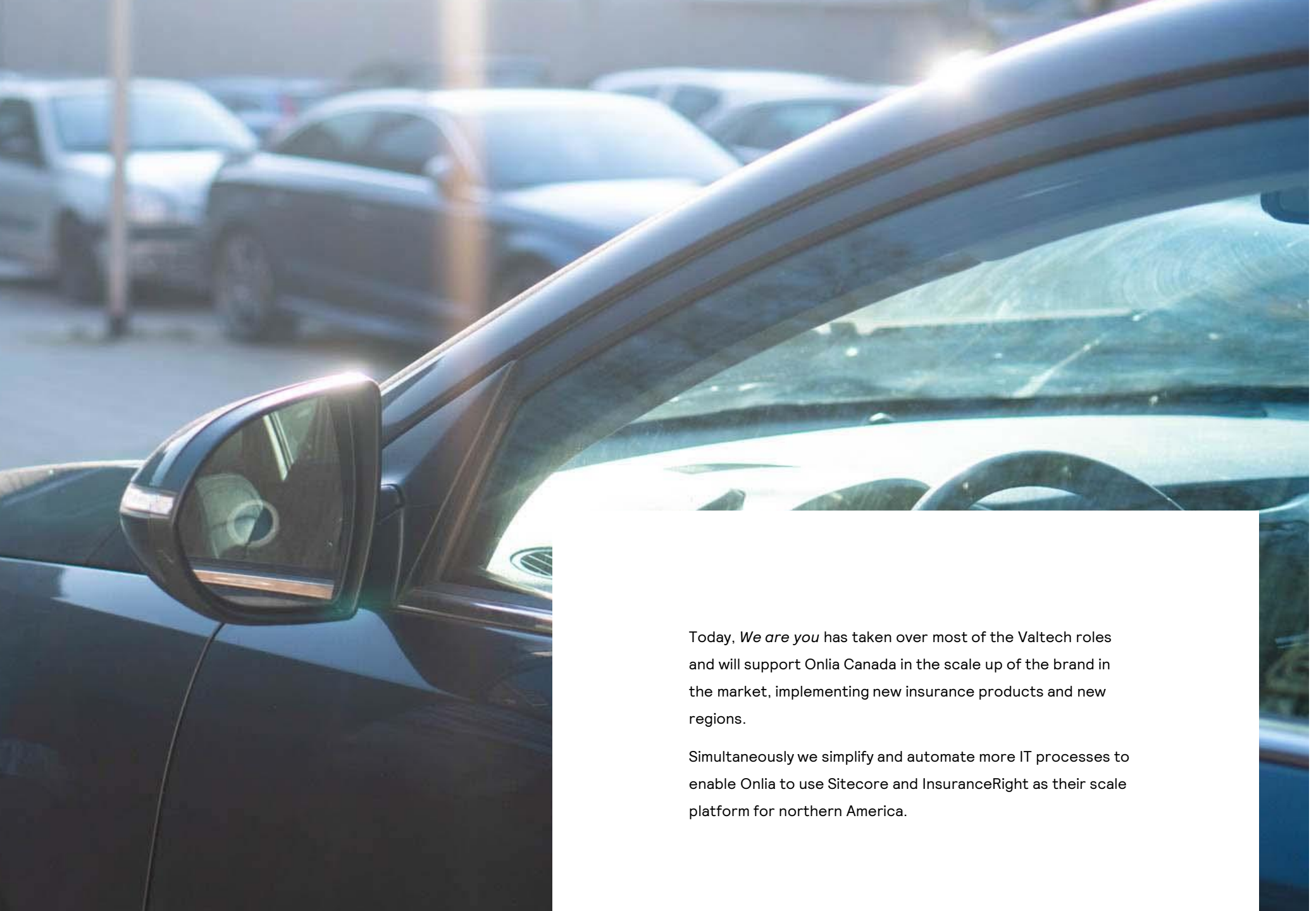
"We decided to provide better safety, use social influence to focus on safer driving, provide tools, tips, tricks. That resonates with the Canadian audience. We've had a fantastic response rate so far."

Martin Halada

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**future steps**



Today, *We are you* has taken over most of the Valtech roles and will support Onlia Canada in the scale up of the brand in the market, implementing new insurance products and new regions.

Simultaneously we simplify and automate more IT processes to enable Onlia to use Sitecore and InsuranceRight as their scale platform for northern America.

*We are you* is an international digital agency born from the merger of five digital agencies. It counts over 400 professionals. *We are you* Amsterdam specializes in transforming digital channels for banks and insurance providers.

With over 20 years of experience in the world of digital transformation, we have been supporting our clients to better understand online behavioral patterns and create an engaging customer journey. When clients work with us, they benefit from a personalized customer experience, increased loyalty, higher conversion rates, and shortened time to market.

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**get in touch**