



Solving an identity and access management conundrum with a customer-centric approach

A global insurer aims for value beyond compliance in a regulated industry.

CHALLENGE	A global insurance organization set out to streamline online identity and access for its customers and business units.
APPROACH	Through a multiyear managed services contract, Deloitte took an agile, context-sensitive approach to creating a consistent digital experience across product and national lines.
OUTCOME	Business units in three countries received a pilot solution in just three weeks.

Between a diverse portfolio of offerings and a sprawling broker network, this insurer had become a global powerhouse. But along the way, it had acquired a patchwork of customer identity and access management systems—and it was starting to affect the customer experience.

The client's disparate websites were cases in point. Each geography had its own online account registration process and authentication technology for its products and business units. The "look and feel" varied by digital channel, and many

required different sets of credentials to log in. Adding to the complexity was the need to keep pace with regulatory requirements for managing customer profiles and preferences in different jurisdictions.

Our client realized that this lack of consistency was a burden to its increasingly international customer base. It was also inefficient to maintain internally and made it harder for the insurer to build a global brand. It was time to create a simple, secure, unified experience across the board.

Thinking outside the compliance checkbox

In a regulated industry like insurance, customer identity and access management (CIAM) is generally necessary to meet some aspect of risk management or compliance (such as a regulatory requirement). To our client, however, compliance was just the starting point. It was aiming for value—for customers as well as its businesses.

Opportunities to drive value through CIAM can be significant. For example, a home and auto policyholder who wanted to add



a life insurance policy might have to restart the entire origination and underwriting process because its business units lack shared access to customer information. But an effective CIAM solution can turn this situation around. It can also allow different subsidiaries and business units to use just one login template—including a common login screen, simplified user management process, and modern authentication technology—versus having to build their own from scratch, which could be costly and time-consuming.

Keeping sight of business enablement

To unlock the value of identity, we worked with the business to identify high-value and high-risk touchpoints along the customer journey. From there, we singled out a meaningful set of CIAM services to deploy and capabilities to pilot across business units. Our design principle: build once, deploy to many, with this pilot helping to establish a solid foundation for the client's CIAM solution.

Our architecture and integrated design had to not only automate common identity and access management processes, but also address corner use cases—that is, requirements unique to each business unit. We also had to be careful about cultural nuances. For instance, customers in certain regions and geographies prioritize brand trust, reputation, quality, and value over price. Because of this, they expect a delightful experience, even in an online error message. By contrast, price or the bottom line is a top priority among customers in other areas, and they prefer error messages that are direct and to the point.

Several key principles helped clear the way for a successful outcome:

Focus on the customer.

Although technology is important, it has a supporting role. The lead character—the one that drives the narrative—is the business process to serve the customer. Among other things, that meant striking the right balance between security and a frictionless experience.

Work from the outside in.

A sophisticated infrastructure can have little value if it doesn't deliver what the customer needs. The first step is to understand all the ways the customer might interact with an application, then determine what you need to build to make that experience simpler and more secure.

Start small and build momentum.

A large, complex endeavor like this one could easily bog down over spreadsheets. Instead of waiting for the perfect plan, tackle improvements in manageable increments. If the result isn't quite right, you can iterate on it even as you ramp up other modestly scaled solutions.

Shift the organizational mindset.

Projects that involve technology are often regarded as a tool implementation, even when it really is a business enablement program. Shifting that mindset requires effective training and communications, as well as one-on-one interaction to help key influencers understand how the changes actually support their goals.

An elegant vision becomes a reality

As a result of our approach, our client went live with its pilot solution in just weeks. Participating business units began offering their policyholders a dramatically streamlined customer experience.

The lessons from that pilot have informed the way we and our client will scale the solution globally in future phases. Meanwhile, the pilot's success has attracted other business units eager for a more modern, stable, and cost-effective take on CIAM as a service. Today, hundreds of applications are in the pipeline, with the solution becoming more sophisticated and readily deployable as each iteration produces further refinements.

Our client's vision was simple—the execution, not so much. Technology isn't the silver bullet that organizations often hope it will be. For CIAM to take hold, the execution has to be timely, process-centric, and entirely authentic to the customer experience. Our client understood that early on, and the outcome has been greater efficiency and customer loyalty while making adaptations on the go.

Authorize access to information any time, from anywhere

Consumers expect a smooth interaction with your organization while being able to trust you with their information. Deloitte's CIAM services help you deliver on both fronts by wrangling disparate processes and redundant data into a secure, streamlined customer experience. With cloud-based technologies, agile methodologies, and business process transformation capabilities, we bring our experience to bear in creating process and customer-centric solutions that unify the customer-facing parts of your organization.

Looking for a unified online experience for your customers?
Let's connect.



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