Camunda enables Process as a Service at R+V Versicherung

Increasingly, insurance companies are leveraging technology to better react to industry trends and developments. In order to remain one step ahead of competitors, R+V Versicherung AG has redesigned its BPM architecture with Camunda and is now able to develop, update, and operate its process applications locally. This increased agility means new requirements can be responded to more quickly and can immediately contribute to the company's success.

Top insurers on course with digitalization

As part of the cooperative financial services network, R+V is one of the largest insurance companies in Germany, with around 17,000 employees and a revenue of around 20 billion EUR. In 2020, the R+V Group succeeded in growing the premiums written by more than 8% and significantly outperforming the sector in all categories. The main contributor to this success was a well-considered digital strategy, which is already bearing fruit. One of the cornerstones of this strategy is the Camunda Platform.

Greater agility creates added value

Before implementing Camunda, keeping all automated business processes up to date was always a challenge for an insurance company of this size – the old, monolithic software solution with three BPM environments was too inflexible. For example, it took months of preparation to perform a release change, as many manual tests needed to be carried out and environments needed to be completely rebuilt. Additionally, the update process was associated with system failures, which had a negative impact on the customer experience. As

a result, release changes were only carried out every few years, with smaller updates of the BPM software several times a year.

These days, Jörg Ziegelmayer, R+V's product manager for all BPM engines, supports new releases several times a month with virtually no downtime. In the new microservices environment, this is done locally in the respective specialist teams that develop and operate the applications. The new development paradigm facilitates an agile approach and a productive DevOps culture, which in turn enables a shorter time-to-market for new services. In this way, R+V's

IT strategy greatly contributes to the corporate goals.

Open architecture enables easy integration

Open architecture also plays a vital role in R+V Versicherung's transformation, as it allows various other architecture and frameworks (microservices, applications developed in-house, etc.) to be integrated with ease. On the R+V customer and sales agent user interfaces, standardized web interfaces interact directly with the automated back-end processes. The same applies to insurance broker programs that work with R+V's BPM processes - creating a claim, automatically generating a claim number, or orchestrating the functional processing behind it, for example. A large part of these processes is fully automated: the proportion of black box processing in businesses has significantly increased.

Camunda therefore fits seamlessly into R+V's current IT strategy which, like many modern architectures, is cloud based. Because Camunda Platform scales better than the previous BPM solution, peak loads can be absorbed more easily for example when there are heavy losses after a weather event or when customers are increasingly comparing prices and want to change their insurance company.

Developer-friendly environment

Camunda Platform also fit R+V because the software is developer friendly. With Camunda, developers who until now have always had to first understand the proprietary languages of the BPM monoliths to be able to work with them, are now productive much sooner, because it is easy for anyone who knows one of the common programming languages (in this case, it was mainly Java) to learn Camunda Platform, too. This offers several advantages: the insurance company is no longer dependent on proprietary solutions from specialist companies that are not always immediately available for projects. It also simplifies recruiting new employees, because it's easier to hire talented Java developers. Currently, the insurance company employs around four times more developers than can work with the Camunda-based BPM system.

Camunda Platform is easily accessible as an open solution. Developers can view the code themselves and, if necessary, enhance it accordingly. "Our developers enjoy working with the Camunda technology stack and like the strong community," Ziegelmayer said.

Further optimization in the future

R+V is already planning the next projects with Camunda; Camunda Optimize will enable any weak points in the modeling to be detected faster in the future and processes to be more easily improved. For this, Camunda Optimize clearly prepares key metrics from the process model and enables the specialist teams to see at a glance whether all the processes are being executed as required. Fast implementation, monitoring and quickly identified improvement measures create a positive feedback loop that promotes an agile, iterative approach.