

Brussels, 26 November 2018

Digitalisation a catalyst for easy insurance

KBC aims to become the reference for sustainable and high-quality mobility solutions

Market research by KBC shows that online insurance continues to make inroads:

- 19% of Belgians have taken out non-life cover online at some point and 17% have also registered a claim digitally
- Almost half the people surveyed (43%) want expert advice in this area
- 49% said they would like to be assisted by an insurance agent or intermediary
- 37% would prefer additional information about insurance before taking a decision
- 34% stated that they could be persuaded to go digital if they were certain of receiving the same help as an intermediary would provide

In practice, more and more customers (KBC, KBC Brussels and CBC) are opting firmly¹ to board the digital train.

Digitally signing of insurance contracts has quickly become a real success.

- Loan balance insurance	86%
- Property insurance	68%
- Car insurance	61%
- Death cover	24%

Digital sales of insurance policies are also rising steadily:

- Internet protection insurance	96%
- Antivirus package	94%
- Travel insurance	34%
- Property insurance	8%
- Family insurance	6%

¹ Figures for October 2018

Customers are likewise making increasing use of **KBC Live**, KBC's experts in the remote branch, to buy insurance (all non-life insurance: 16%) via telephone or chat.

- Car insurance 20%
- Travel insurance 19%
- Property insurance 15%
- Family insurance 15%
- Bodily injury insurance 13%

KBC also found, lastly, that a steadily increasing number of customers are **registering claims digitally via KBC Assist** (almost 90 000 users):

- Hospitalisation insurance 33%
- Family insurance 8%
- Property insurance 7%
- Car insurance 3%

Karin Van Hoecke, General Manager for Digital Transformation at KBC expands on these developments: *'Rapid evolutions in technology and digitalisation are helping us to respond in a more focused way to changing customer needs and expectations. Our online solutions ensure we can offer customers even greater convenience and more time, which they are clearly appreciating more and more.'*

Digitalisation and new technologies not only open new doors in terms of buying or selling insurance and handling claims, they also offer a response to issues affecting contemporary society. Mobility, for instance, or the lack of it, is a sore point nowadays for virtually everyone.

Various KBC group companies have pooled their expertise in the strategic KBC Mobility programme – first launched two years ago – to develop solutions that deliver flexibility and convenience to users:

- Since May 2016, **KBC Autolease** has been pioneering **bicycle leasing (including assistance, maintenance and insurance)**. KBC already caters for over 500 business customers, with over 7 000 bikes to date being leased all over Belgium. Bicycle leasing has proved a real success and demand is growing all the time. **KBC continues along this path.**
- **Since June 2018**, it has been possible to take out **car policies digitally** at **KBC Insurance**. Increasingly more people **are already running online simulations or making online comparisons of their car insurance**. The app is based on the experience and success that KBC has built up since the summer of 2017 in arranging property insurance policies online. KBC enables the customer to take out a home or car policy quickly, simply and entirely digitally by answering a limited number of questions. The process is continuously optimised based on user experience and feedback.

Digital claims reporting and handling have also been possible for some time now **via KBC Assist**.

- **New** : Starting today, KBC Insurance – in collaboration with KBC Autolease – **is offering private leasing for environmentally friendly or energy-efficient new or nearly new cars** (electric and petrol vehicles). The contract includes assistance, insurance, rental and maintenance of the car over a period of four years. Customers can **complete the entire process digitally** on their computer or tablet, with the car being delivered to their chosen dealer.

- **Applying for a car loan online and completing the process digitally** has been possible at KBC for a while now and is becoming increasingly popular. **At present, 65% of car loans are concluded digitally.**
- Since this summer, customers have been able to order tickets via **KBC Mobile for De Lijn (bus/tram) and to pay for overground parking via 4411.** So far, almost 37 000 De Lijn tickets have been sold and nearly 70 000 people have paid for their parking space with KBC Mobile.
New : as of tomorrow KBC customers will be able to use the **KBC Mobile app to quickly and easily check SNCB train timetables in real time and buy train tickets through Olympus Mobility.**

Hans Verstraete, Senior General Manager of KBC Insurance explains where KBC wants to go with this: *'KBC's aim is to become the reference for sustainable and high-quality mobility solutions by pooling even more effectively the strengths and expertise that are already present at the different group companies. We're actively participating on 'Mobility as a Service' (MaaS) and applaud the fact that initiatives like this are being supported by the government. KBC Mobile too will play a crucial role in this area, as we aim to integrate the existing Olympus app functionalities into KBC Mobile next year. In this way, we aim to offer even easier and more convenient access to the various mobility solutions, including bicycles, shared bike schemes, public transport, cars or a combination of them. Customers can choose for themselves which form of transport or product suits them best. Whether they need a bus, tram or train ticket, a loan for their car or bike, a lease or an insurance policy, the apps in KBC Mobile and KBC Touch² also give our customers the opportunity to arrange and pay all this online. If the customer wishes, our insurance agents and advisers are ready to advise or assist them.'*

KBC is already collaborating with **Olympus Mobility** (owned by Cambio Taxistop and VAB). Olympus Mobility builds and manages a mobility platform and an app that allows the user to easily combine different (public) transport solutions: train, tram, bus, car parks (SNCB parking and street parking) and subsystems (Velo, Blue-Bike, Cambio, etc.). The train offer of SNCB/SNCB is also incorporated in this app.

KBC will - with the support of the government - integrate a payment link in the Olympus application (route planning, access to transport solutions) and thus contribute to Mobility as a Service (MaaS), an initiative supported by the government.

Note on terms used:

- **Digital signing:** A contract is drawn up for each sale. Digital signing means that KBC customers do not have to be physically present to sign the contract, but have the option of signing it in KBC Touch or KBC Mobile.
- **Digital sale:** This is when all stages of the sale process take place digitally via the KBC website, KBC Touch or KBC Mobile (i.e. from the simulation to the sale and then the signing of the contract).
- **Sale via KBC Live:** This is when a sale is made through interaction with KBC Live experts, either by phone or video chat. (Contracts prepared by KBC Live can be signed either physically or digitally depending on the customer's preference).

² KBC Mobile or banking via smartphone; KBC Touch online banking on tablet or PC

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