



Germany's first fully digital comprehensive health insurance

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The insurtech start-up is committed to outstanding customer orientation

‘We have built the most cutting-edge insurance company on the market. At ottonova, everything can be done intuitively through the app. Paperwork and stress have been replaced with intelligent features that really do make life easier’. Dr Bernhard Brühl, CEO of ottonova

ottonova stands for innovation – since joining the market in 2017, this young company has introduced multiple tariffs, won numerous awards and launched innovative features and services. In addition to Germany’s first fully digital premium comprehensive health insurance with a money-back guarantee, ottonova has added award-winning supplemental dental insurance, supplemental hospital insurance and expat, civil servant and student tariffs to its range of products. From day one, it has been able to rely on msg insur:it to deliver the standard in the back end with msg.Health Factory.

● The project – ○ looking back to the beginnings

The joint msg insur:it and ottonova project team was able to launch the digital insurance company, along with all required features, within a short time frame from October 2016 to June 2017. Everything that is offered to customers online, from taking out policies online to filing claims, then has to be processed efficiently in the back end. The innovative types of technology ranging from the billing app to the concierge service make up the front end – which is what customers see. It is important to be visible on comparison sites in the competition to attract customers, which is why Check24 offered the exclusive new civil servant tariff in 2020. ottonova is also linked to broker agencies throughout Germany. The standard software makes it possible to structure the services as an end-to-end process in order to populate the front end and manage it in the back end.

Digital GP appointments were also among the innovations at the time. For the first time, customers in Germany received medical advice, treatment recommendations and even doctor's notes as part of a video consultation. To this day, remote medicine can potentially spare policyholders from a visit to the GP or ensure that they are referred to a local specialist.

Every action that can be controlled by a customer in the front end or app is then transferred to msg.Health Factory to be processed.

The two partners complemented one another perfectly: ottonova brought lots of new ideas and technological innovations from the start-up landscape, whereas msg insur:it contributed a wealth of technical expertise from the private health insurance market.

Frank Birzle, founder and former Chief Technology Officer of ottonova, commented on the project: 'The project met our ambitious expectations – working as a team, ottonova and msg insur:it each brought their strengths to bear; we with our focus on the latest technology and innovative customer experiences in the front end, and msg insur:it with its profound technical expertise and experience with actuarial processes. The fact that we have built a completely new IT landscape with no legacy issues allows for agile product and service development as well as fast innovation cycles.'

Inspection by BaFin: an important milestone

The project, now up and running, reached an important milestone in April 2017: the presentation of the prototype to the German Federal Financial Supervisory Authority (BaFin). BaFin inspected the prototype and msg.Health Factory and gave the green light. The software met all the requirements – legal, regulatory and actuarial.

msg.Health Factory has been proving its effectiveness in the private health insurance market for decades and is available immediately – despite the rigid schedule, msg insur:it and its agile team were able to implement all the requirements, offer technical advice and meet the rollout deadline exactly. It was no coincidence that the date chosen for the launch of ottonova was 21 June 2017; it was 134 years ago to the day that Otto von Bismarck's healthcare model came into effect.

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The insurtech start-up is committed to outstanding customer orientation, providing customers with fully digital lean processes, a simple pricing structure, transparent information policies, an all-in-one customer app and an online policy conclusion process.

The digital insurer's core system came from msg insur:it. The standard in the back end, which ottonova uses to process all customer matters, is supplied by msg.Health Factory. Following its successful launch with full health policies in June 2017, ottonova now offers other products such as supplemental health insurance policies and even tariffs for people eligible for financial aid since June 2018. The commission component msg.Commission and msg.GDPR, as well as the technical systems ZABAS and Kolumbus, were integrated in subsequent periods leading up to the launch of occupational health insurance in October 2022. These expansions to the range of services were also realised with msg.Insurance Suite.

● Fit for the future

ottonova could not be better prepared for the future: product innovations are being developed on the basis of msg.PMQ in close cooperation with msg insur:it, and ottonova is able to benefit from flexibility and short times to market thanks to the standard software msg.Health Factory. New tariffs or annual premium adjustments are quick and easy to implement as part of product maintenance. The companies plan to work together even more closely in future. ‘msg insur:it has proven itself a worthy partner from the launch of the

project right up to our current collaboration. We have operationalised more than 40,000 contracts so far and know that, thanks to msg.Health Factory, we have solid foundations built on a modern system and can bring new products and services to the market quickly and efficiently’, says Dr Bernhard Brühl, CEO of ottonova.



About ottonova

ottonova provides private health insurance for the mobile era. The company has been helping its customers get healthy and stay healthy with innovative digital services since 2017. Digital technology, quick personal consultations by chat and lots of other features keep the focus squarely on the customer. In 2022, ottonova was named the insurer with the highest customer satis-

faction for the fourth time in a row in a benchmarking study of private health insurers carried out by KUBUS. Aside from comprehensive private health insurance and supplemental health insurance, ottonova provides software solutions for the insurance industry. It was even certified as a carbon-neutral company in 2022.



The future of insurance

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