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FIDELIDADE

Redefining Travel Insurance

About

About Fidelidade

Established in 1808, Fidelidade has been a pivotal player in the Portuguese insurance market, providing extensive solutions to safeguard both households and businesses. As a prominent leader in the life and non-life insurance sectors, Fidelidade is known for its values of scale, stability, and trustworthiness. Their steadfast dedication to innovation keeps them at the industry's cutting edge, effectively incorporating new technologieswhile maintaining their core principles.

Just in Case mobile app

An innovative offering for insurance organizations. Providing assistance in a seamless and engaging way from the moment a person decides to travel until they have completed their trip.

Challange

As an organization, Fidelidade group is pursuing an innovation strategy supported by new, on-demand digital capabilities. It wanted to expand its insurance offers and capture a new market segment in the travel insurance space. The challenge was to create an amazing user experience allowing the app to engage new clients while meeting the always changing needs of on-demand travel insurance.

Solution

Launched in the late Summer of 2019, Just in Case is an app dedicated to helping travelers insure their trips. It provides assistance in a seamless and engaging way from the moment a person decides to travel until they have completed their trip. With this high-value offer, Fidelidade group now has an engaging solution when people are emotionally connected and therefore more receptive to acquire the needed insurance coverages.

As an on-demand travel insurance application, Just in Case provides a fully automated, end-to-end experience allowing clients to access the service everywhere and whenever needed.
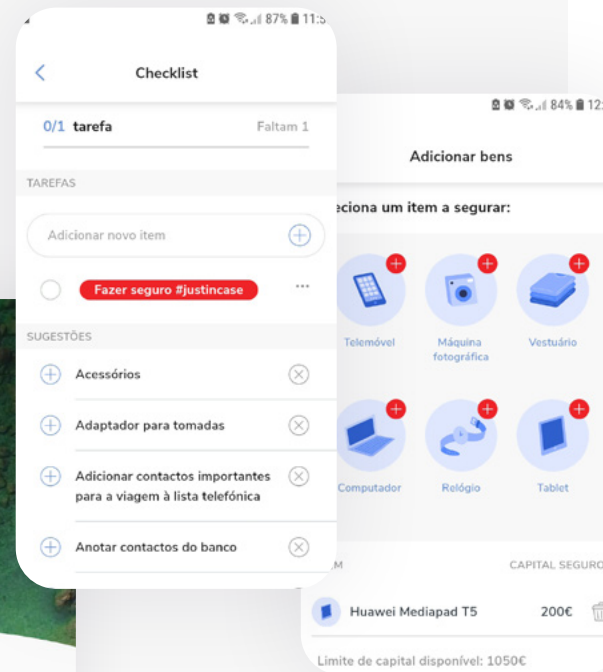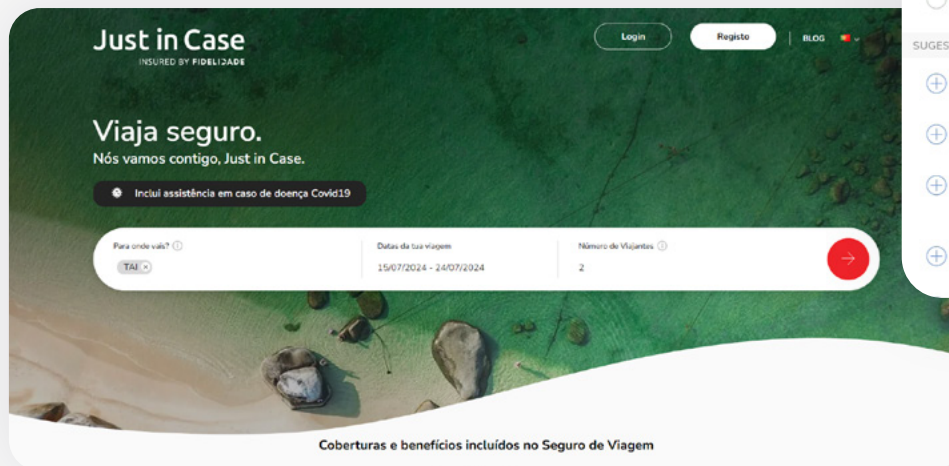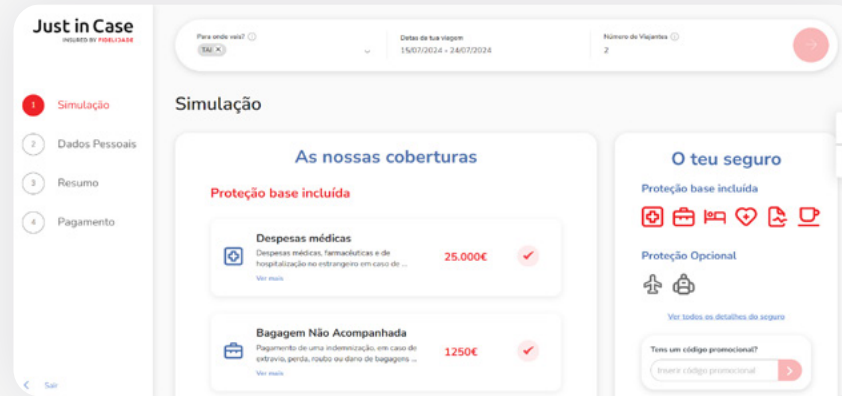
Carlos Pereira
Product Owner at Fidelidade group

While the whole project was complex it was very clear to us that only the OutSystems low-code platform could meet our vision while allowing us to develop fast, test user feedback along the way and evolve the application in record time.

Solution

As a working tool, the app has an intuitive user interface with a robust synchronization process to ensure data integrity and the best performance between the app and the server.

The app has a set of freemium travel planning tools, like:

- Travel checklist that helps organizing tasks
- Relevant content through smart tips
- Free travel advisory service

The on-demand insurance was designed and developed to provide a fully digital, single channel experience enabling customers to insure their trips, include family members and personalize protection according to their needs, anywhere, anytime. Together these features are expected to increase revenue and engagement within new and existing customers.

Features include

→ **A single channel experience for the whole journey**

→ **The conversion of users into new clients**

→ **Social features like invite friends, promo codes and others**

→ **The ability to create a closer relationship with the client**

→ **Making the product/service available in a more consistent way,** which consequently increases its perceived value. This leads to an increase in monetary transactions during the experience, not only valanticuting the impact of the payments but also creating other opportunities for purchase

Results

With a small marketing push, Just in Case became an instant success and was able to quickly generate more than 10K downloads and capture over 2,300 users. And half of the users got at least one travel insurance quotation.

Just in Case is disruptive. It goes beyond insurance. One of the key takeaways from Fidelidade group's research validated the need for an initial hook to engage, capture and retain travelers. Just in Case is the first travel app that combines user engagement features with on-demand travel insurance. It allows users to experience it before they buy it. Just in Case relies on a freemium model, offering a set of free features, like travel advisory service that provides a taste of the insurance assistance that could be possibly obtained.

Since launch, the Just in Case app achieved a high rating in both Apple and Google stores, which has been validated by user reviews and opinions gathered during interviews and user testing. As of today, Just in Case is rated 5* in APP Store and 4.8* in Google Play.

Just in Case also had a significant impact in the ability for the business to attract new and younger customers. 45% of the customers buying insurance through the app were new customers for the brand and it is important to highlight that 50% of the customers are between 18-34 years old expanding Fidelidade group's reach into a new consumer segment. Fidelidade group is more of a B2B insurance carrier and this new application is focused on the serving the consumer directly and attracting younger crowd.

Since the launch of the family insurance option, the number of insured people per policy increased by 50%, to an average of 1.5 people per policy. A 36% increase in the average policy premium was also possible due to the optional coverages made available in the app, allowing customers to insure their personal belongings and add protection for trip cancellation. Currently, approximately 50% of sales include at least one optional coverage.
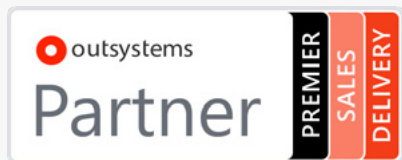
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About us

valantic is a services company dedicated to building web and mobile applications using OutSystems low-code platform. We are experts in agile delivery and believe in building lean solutions that bring immediate impact to your business. Serving customers all around the world our experts can help you maximize your investment in OutSystems.

What can you achieve with low-code?

Share your specific business challenges and discover the art of the possible. Lean on us as your trusted OutSystems Partner.

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