



Zilveren  
Kruis

# The Outsystems Journey of Zilveren Kruis

Transforming Legacy to LowCode

Jacco Overtoom | 18-4-2024

- **Who am i**
- **Zilveren Kruis**
- **Our challenge**
- **How**



- Married, two kids (can you still call them kids when they are 18 and 19)
- Living in Emmeloord, but born and raised in Heerhugowaard/Alkmaar



## Jacco Overtoom

Business architect at Zilveren Kruis

📍 Netherlands - Emmeloord

🚀 OutSystems friend since 10 Dec 2019

🕒 Last login 18 seconds ago

✉️ [jacco.overtoom@zilverenkruis.nl](mailto:jacco.overtoom@zilverenkruis.nl) 📧 email is not displayed



- Started 2001 Zilveren Kruis
- Developer, Designer, Information analyst, Information Manager
- Current: Business Architect

# During presentation



QUESTIONS DURING PRESENTATION: **YES!!**



TRY TO BE AS TRANSPARENT AS POSSIBLE AND  
WILL ANSWER ALL OF THE QUESTIONS, BUT  
PLEASE TREAT IT WITH SOME  
CONFIDENTIALITY



**Zilveren Kruis exist over 70 years?**



Not true



True



**In 2022 10% of the population of the Netherlands switched healthcare insurance company?**



Not true



true

Profiel:

We zijn een financiële dienstverlener  
van en voor klanten

Ambitie:

Achmea creëert duurzame waarde  
voor onze klanten, onze medewerkers,  
ons bedrijf én de samenleving

Missie

Samen lossen wij grote maatschappelijke  
vraagstukken op in de domeinen:



Gezondheid  
dichterbij



Slimme mobiliteit



Onbezorgd Wonen  
& Werken



Inkomen voor nu  
straks en later

Bouwstenen

1.

Grote  
klanten-  
base

2.

Vakkundige  
mede-  
werkers

3.

Sterke  
partner-  
relaties

4.

Expertise  
in data  
& digital

5.

Uitstekende  
financiële  
positie

achmea 

  
Interpolis.  
Glashelder

 Zilveren  
Kruis

  
Centraal  
Beheer

Onze waarden zijn BEATS

Bevlogen Eigentijds Ambitieuw Trots Slagvaardig





# What are the customer brands of Zilveren Kruis:



All together we serve 5.3 million customers

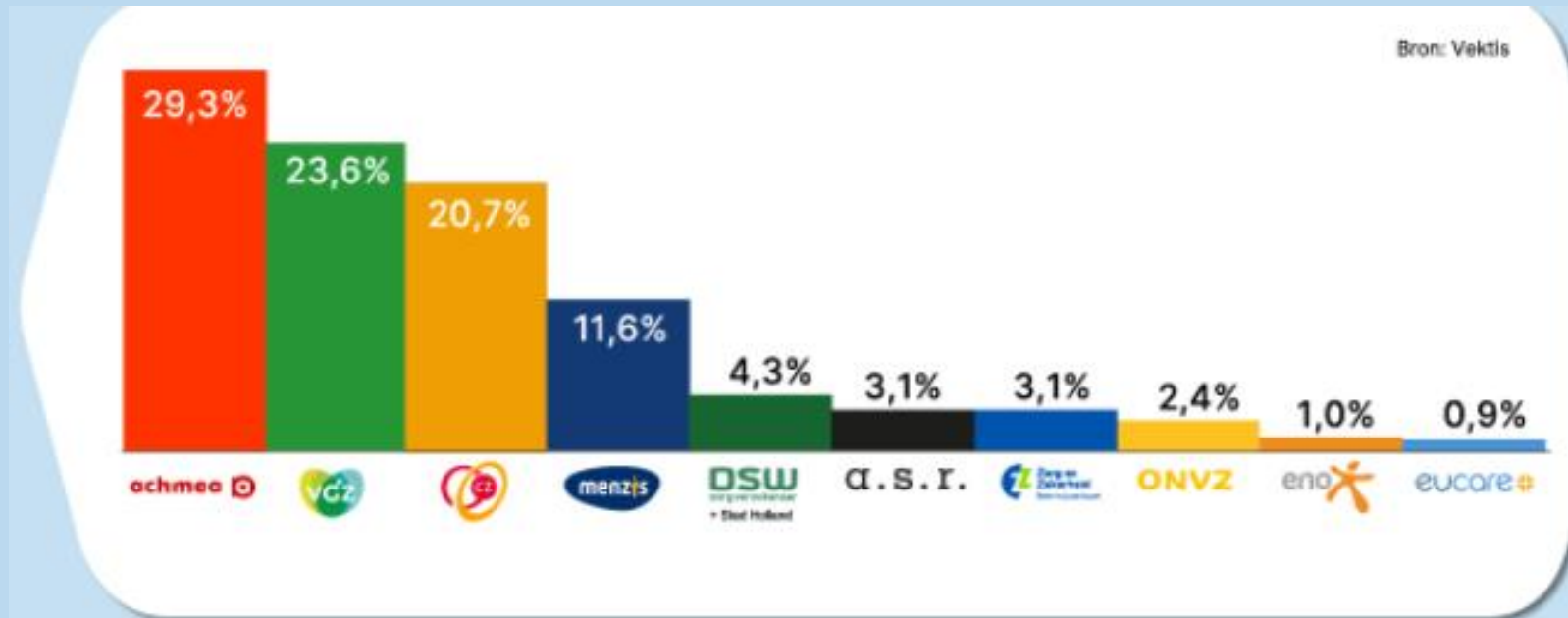




# Healthcare insurance companies in the Netherlands

<b>achmea</b> Achmea 4,8 miljoen verzekerden 4 verzekeraars: Zilveren Kruis 2 labels: Zilveren Kruis PRO LIFE De Friesland FBTO Interpolis.	<b>VGZ</b> VGZ 4,2 miljoen verzekerden 4 verzekeraars: umc IZA univé 1 label: ZEKUR VGZ 2 labels: bewuz+ door VGZ	<b>CZ</b> CZ 3,7 miljoen verzekerden 3 verzekeraars: nationale nederlanden OHRA 2 labels: Justo direct	<b>menzis</b> Menzis 2,1 miljoen verzekerden 2 verzekeraars: anderzorg menzis 2 labels: HEMA WINK
<b>DSW</b> DSW 725.000 verzekerden 2 verzekeraars: stad holland DSW 1 label: Twente	<b>α.s.r.</b> α.s.r. 625.000 verzekerden 1 verzekeraar: α.s.r. 1 label: Ditzo	<b>ONVZ</b> ONVZ 440.000 verzekerden 1 verzekeraar: ONVZ 3 labels: PNOzorg vvaari jaah.	<b>Zorg en Zekerheid</b> Zorg en Zekerheid 475.000 verzekerden 1 verzekeraar: Zorg en Zekerheid 1 label: AZV
<b>eno</b> eno 175.000 verzekerden 1 verzekeraar: Salland 1 label: ZorgDirect	<b>eucare+</b> EUCARE 175.000 verzekerden 1 volmacht: aevitae		

Market share per concern



## Grote collectieven

<b>united consumers</b> Zorgcollectief VGZ	<b>PMA</b> Zorgcollectief Menzis	<b>PZP</b> Politie Zorgpolis Zorgcollectief CZ	<b>STUDENTEN GOED VERZEKERD</b> Zorgcollectief Achmea	<b>AON</b> Collectief meerdere concerns
---	-------------------------------------	--	--	--





**Zilveren Kruis determines the content of the basic insurance?**



Not true



True



**Over 2.500 people work for  
Zilveren Kruis?**



Not true



True



**Our waitinglist mediation saves in  
2022 150.000 waiting days ?**



Not true



True



**In 2022 our Customer Contact Center had less then 2,3 million contacts with our customers?**



Not true



True

# **The Challenge...**

Migrating the back office



## **Background** | IKAZ is functional and technical no burning platform, but a continuity risk arises in long term

- No Legacy according to definition of Gartner, but it is over 40 years old
- Use to be a mainframe, but modernized over the years
- From a cost perspective it's competitive

### **But....**

- Staff is getting older. Lot of them retire in coming 5-15 years
- Programming language is a niche in the market
- We see more and more customers leaving this platform



# Background | IKAZ in numbers

## IT perspective

- About 30.000 and 40.000 function points. (1 FP = 8-12uur)
- IT staff: 50 FTE keeping system up to date, change and run
- 150 SOAP service's, 150 batch interfaces
- 450 batch processes, 1500 screens, 600 entities in database

## Business perspective

- Policy administration for 5,3 miljoen customers
- Receiving and processing over 500 million ClaimLines per year.
- Straight Through Processing between 94-98% (depening on which proces)
- Policy: Seasonal influences: Amount of calls and website in last 6 weeks of the year is 25% of total
- Claims: Peakdays with over 15 million Claimlines per day



## Background | IKAZ in numbers

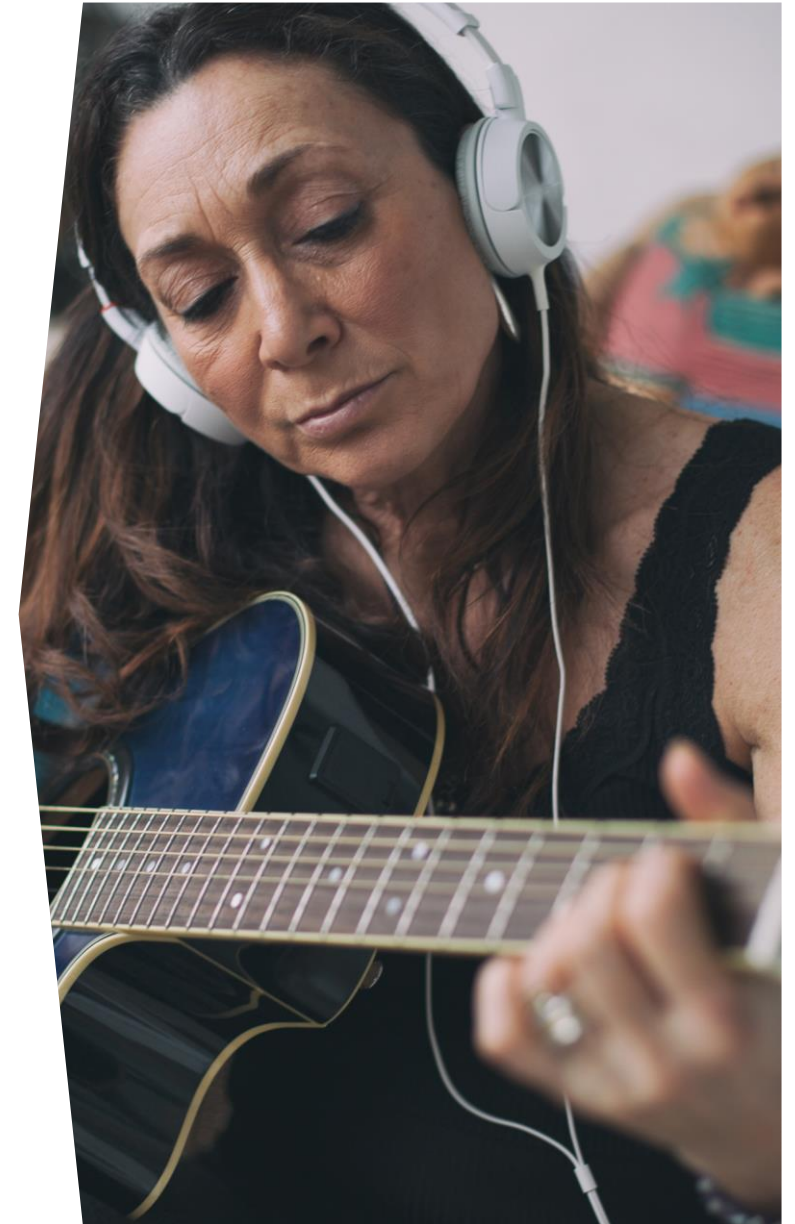
How much do we pay on annual basis in Claims?

€ 425  
Per second

€ 1.529.680  
Per hour

€ 36.712.329  
Per day

€  
13.400.000.000  
Per year





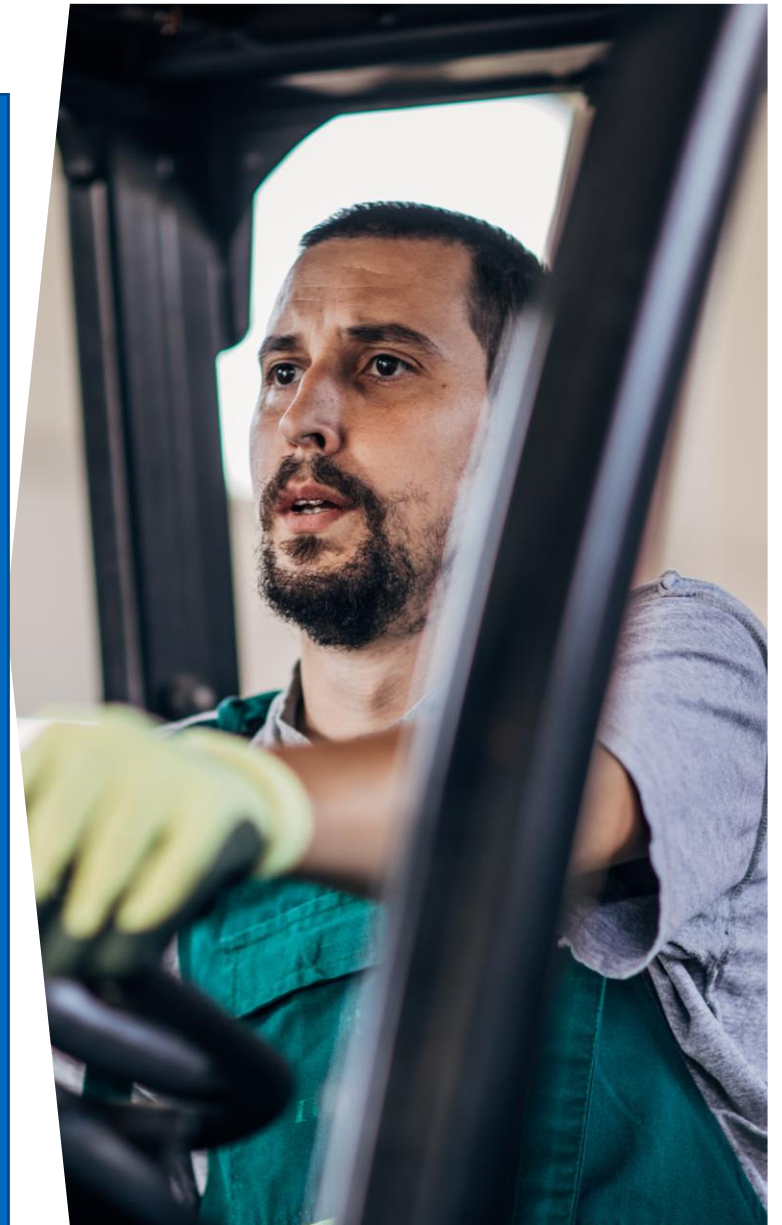
**How**

# People | Best Practice Leading

- Re-educate our own staff
  - Developers trained by Transfer Solutions
  - But also other roles in team (PO, BA, etc.)
- Real Agile transition
  - Internal Program: Being Agile
- Hired what we don't have: Techleads
  - Needs to have over four years of experience
  - Sheep with 5 legs. Good communication skills
  - Hired at Transfer Solutions and OTC

## Lesson Learned:

- *Het is geen systeemmigratie maar een Transformatie*
  - *Medewerker alleen certificaat laten halen niet voldoende*
  - *Dit is de echte Agile transitie*
  - *Ongeschoolde developers kiezen traditionele oplossing*  
*Andere ogen nodig.*
- *Own staff blenden met ontwikkelaars uit andere omgevingen (intern dan wel extern geworven)*





# Process | Best Practice Leading

Started from scratch

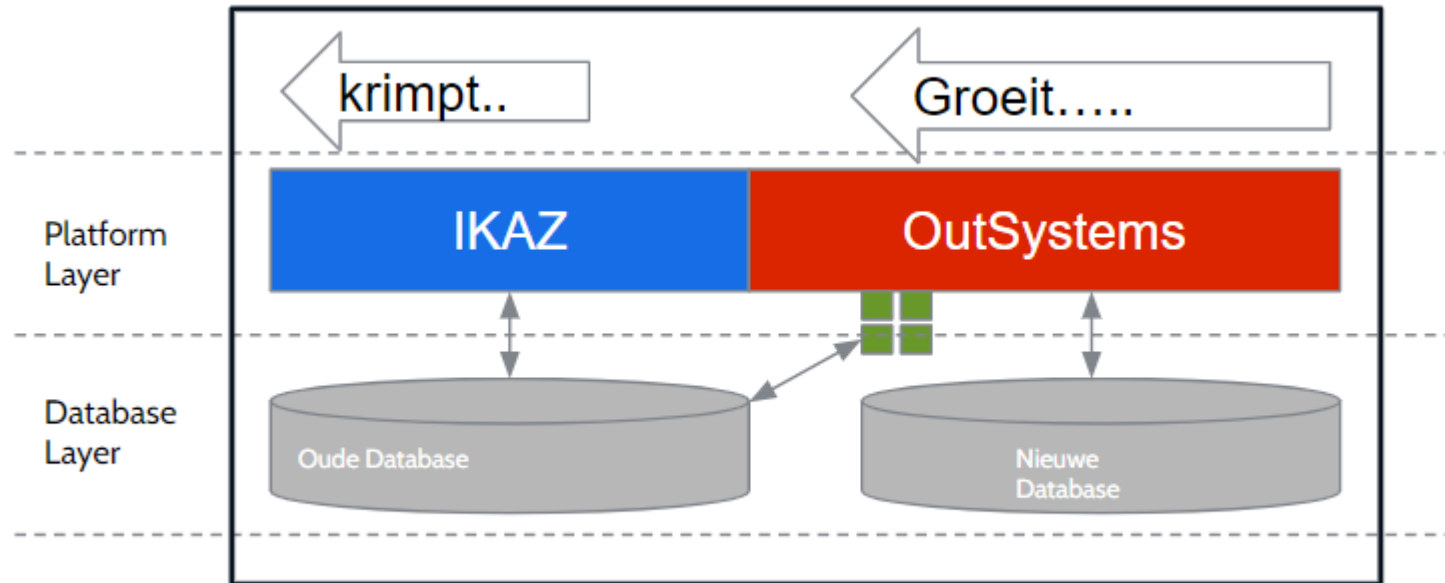
- Big opportunity..
- We didn't have an Outsystems Practice or developers
- Best Practices of Outsystems Professional Service were leading
  - Non discussable
  - Leading on all aspects:
    - Architecture
    - Delivery proces
    - CI/CD
    - Development
    - Testing
    - Teamcomposition
- Resistance: Sacred Cows





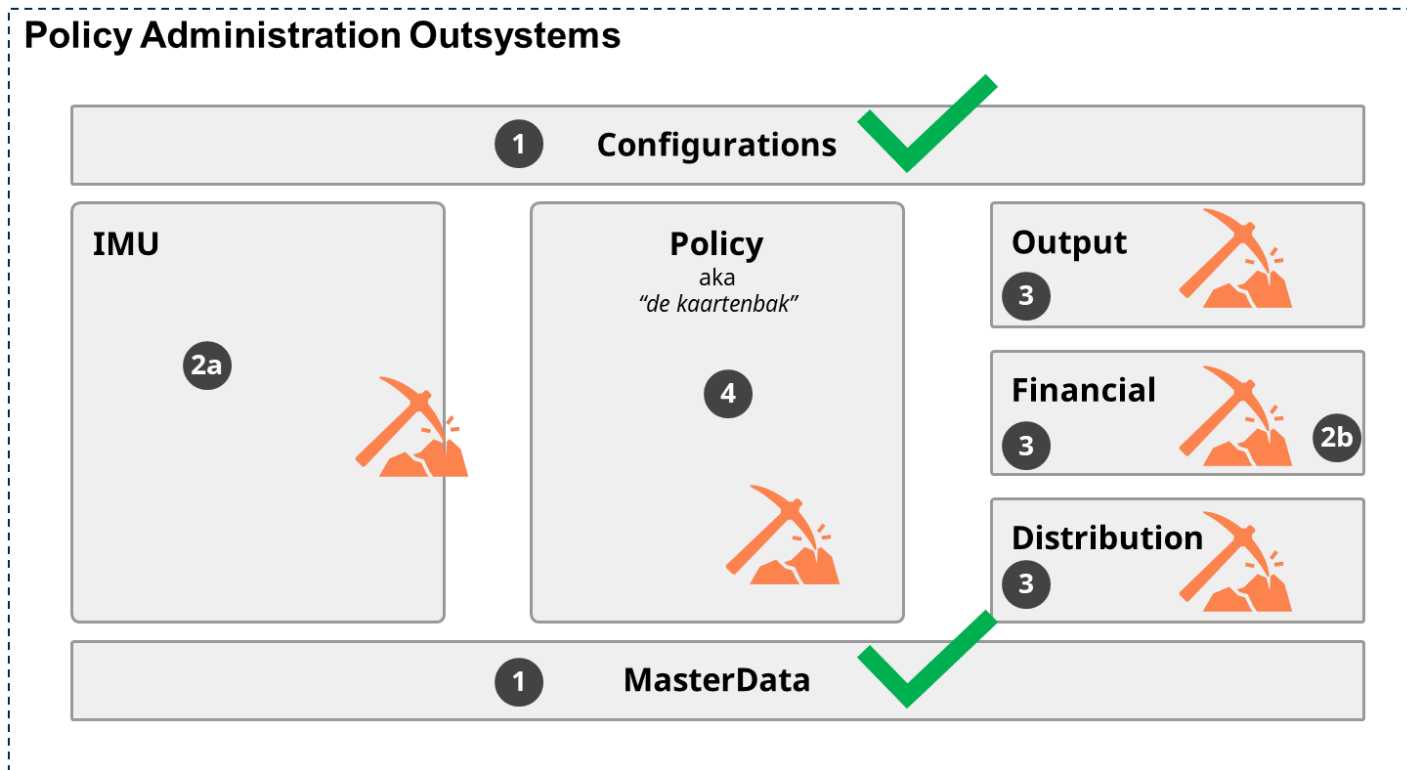
# Tech | How to eat an Elephant

In pieces....No Big Bang

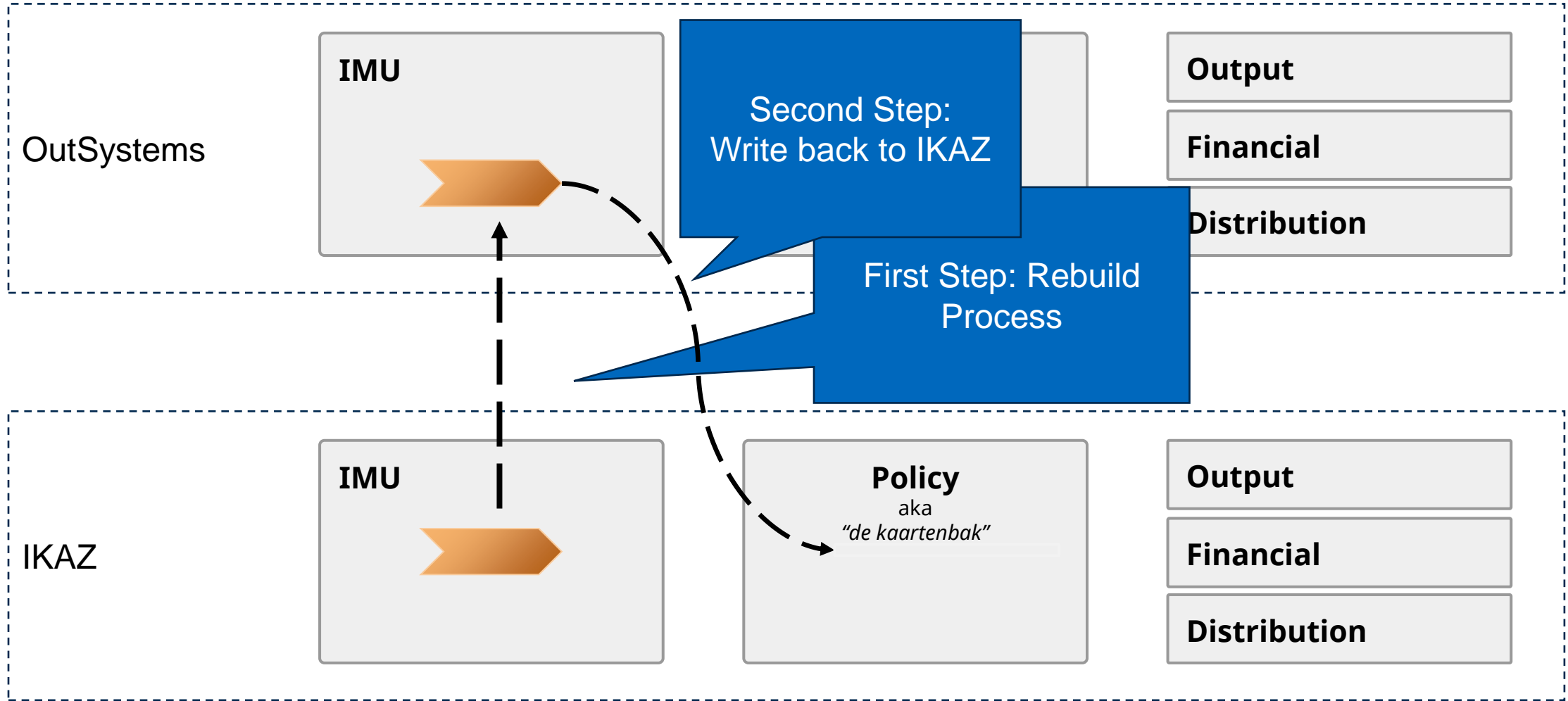


# Tech | How to eat an Elephant

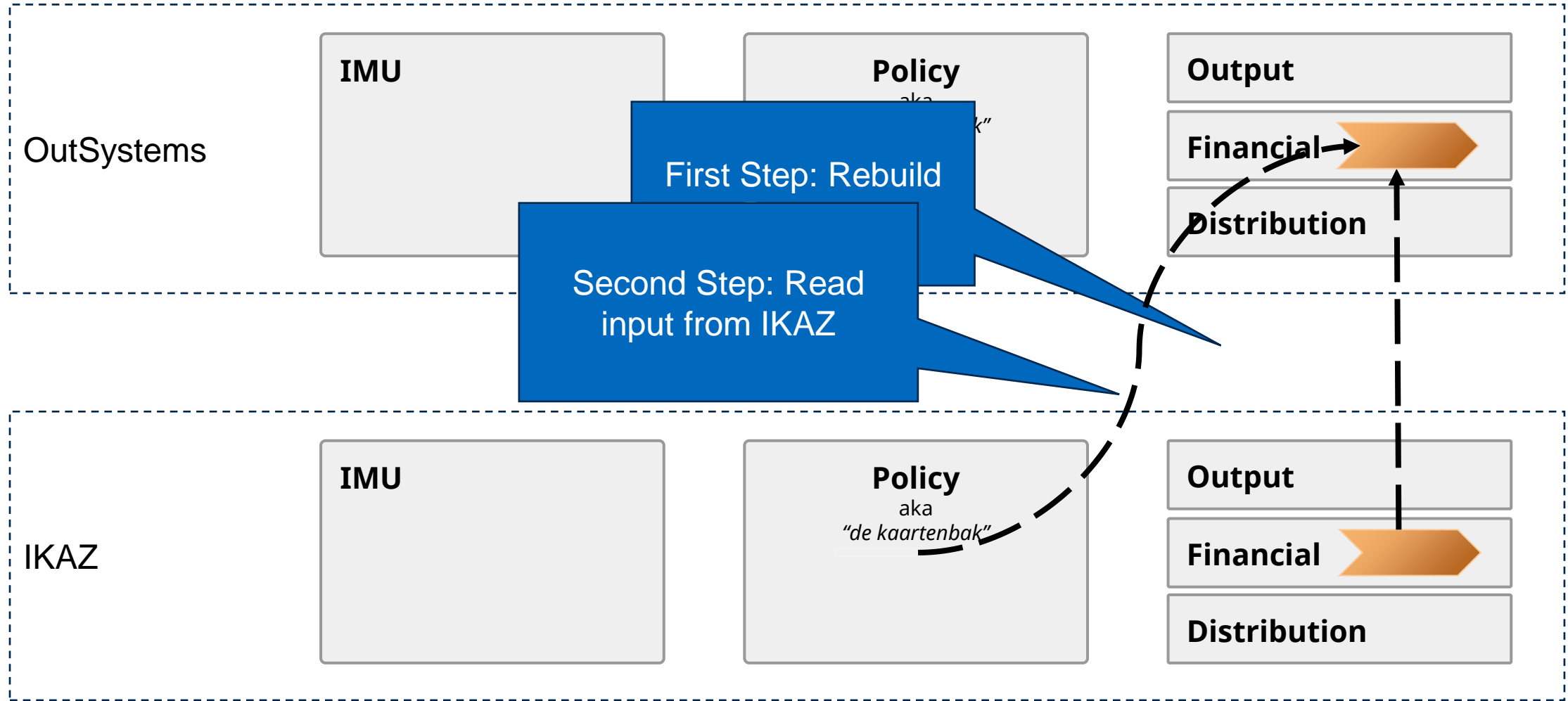
## Step 1, Outside to the inside



# Tech | How to eat an Elephant



# Tech | How to eat an Elephant



# Summary | Legacy to LowCode....

Learnings till now..

- Approach is working: risk mitigation for business. Several important processes brought Live in Outsystems and turned of in IKAZ
- Extra work: have to find the right place to cut a process in two
- Risk: due to the fact that we need to communicate to IKAZ, the new datamodel/process can look exactly like we had in the old systems

## BUT

- Not finished yet
- Still a long way to go.
- Claims part just begun



# Obrigado