.OVERVIEW

La Mobilière is the leading Swiss personal lines insurer as well as the number-one provider of household insurance, small and medium-sized enterprise (SME) insurance, and pure-risk life policies. Founded in 1826, it is the oldest private insurance company in Switzerland and is still cooperatively structured to this day. Its 80 entrepreneurially run general agencies, operating their own claims service and present at 160 locations, guarantee proximity to over 2.1 million customers. Every third household and every third company in Switzerland is insured by la Mobilière. Active in all lines of insurance, la Mobilière has a workforce of 5,700 and provides 341 trainee positions in Switzerland and the Principality of Liechtenstein. As at 31 December 2019, its annual premium volume was CHF 3.951 billion.

As an insurance partner for SMEs, la Mobilière understood that cybersecurity with those companies was critically important. Despite the need for cybersecurity to their businesses, most SMEs lacked broad awareness and knowledge around the topic. In order to raise awareness among companies and guide them with recommendations, la Mobilière wanted to create a new offering for SMEs: **CYBERO**, a free cyber check and recommendation tool.

La Mobilière's goal was to quickly shape the first version of their tool and then iterate based on customer feedback from SMEs. They needed to better understand how to approach their customers and being fast to market was crucial. Another main requirement for la Mobilière was that they wanted to have the flexibility to customize user experience based on user feedback without compromising on complex data computing. Finally, the insurer needed security: A cyber check shouldn't expose sensitive data.

La Mobilière sought a **faster and leaner solution over traditional digital product development**. This led them to no-code platforms like Bubble and agencies that provide assistance in developing minimum viable products (MVPs) on Bubble. The MVP agency HuggyStudio provided the perfect fit for la Mobilière with its expertise in rapid prototyping and Bubble development.

La Mobilière: Founded 1826 | Switzerland's oldest private insurance co.

2.1m customers | 5.7k+ employees | Annual business volume of 3.7b CHF

● PROCESS

The CYBERO app asks SMEs to answer questions about their cybersecurity health, including how they manage passwords, how they secure payment processes, or how they allocate responsibility. Based on their responses, users get individual feedback with immediate improvement steps that they can take on their own or with their IT provider, as well as offerings from la Mobilière that fit their needs. Development for the fully functional MVP, including an admin panel, was completed in only **four weeks** with live feedback rounds.

The ability to get iterative feedback from live users (a key benefit of no-code tools like Bubble) led to the creation of a reminder feature with saved progress. "Some visitors were not ready to complete the cybersecurity awareness check in one sitting," explains Fabian Gmür of Huggy Studio. "So we added the functionality to send yourself a reminder and return to the security check. Thanks to Bubble's data structure possibilities using url parameters, we created the ability to send yourself (as a user) a reminder to complete the security check. The reminder loads your current progress, so you don't lose any already-given inputs."

Security was a top priority when building CYBERO; HuggyStudio came up with a data structure that enforces privacy by design. The cyber check can be completed without the need for a login, completely anonymously. Bubble's custom user management let the CYBERO app tailor roles to their needs: from temporary users to signed-up user roles with different permissions to the application's data.

"A powerful platform like Bubble and a partner like HuggyStudio were the perfect prerequisites to launch an idea and iterate at the speed of a dynamic startup."
- Nicolas Germiquet, project lead at la Mobilière

Complex data computing based on user input and la Mobilière's empirical data was another challenge to solve. La Mobilière has a great wealth of experience assessing SMEs and their cybersecurity setups. Every combination of the multi-choice questionnaire within the cyber check leads to an individual cybersecurity assessment and specific recommendations.

Thanks to Bubble's API workflows, it was possible to combine all data inputs and compute them based on la Mobilière's empirical data, and in turn offer meaningful assessments and recommendations– all without writing code.

Finally, a permissioned admin interface was built in the Bubble app that allowed la Mobilière to adjust the assessment questions, the weighting of different data points, and the subsequent recommendations without further technical assistance.
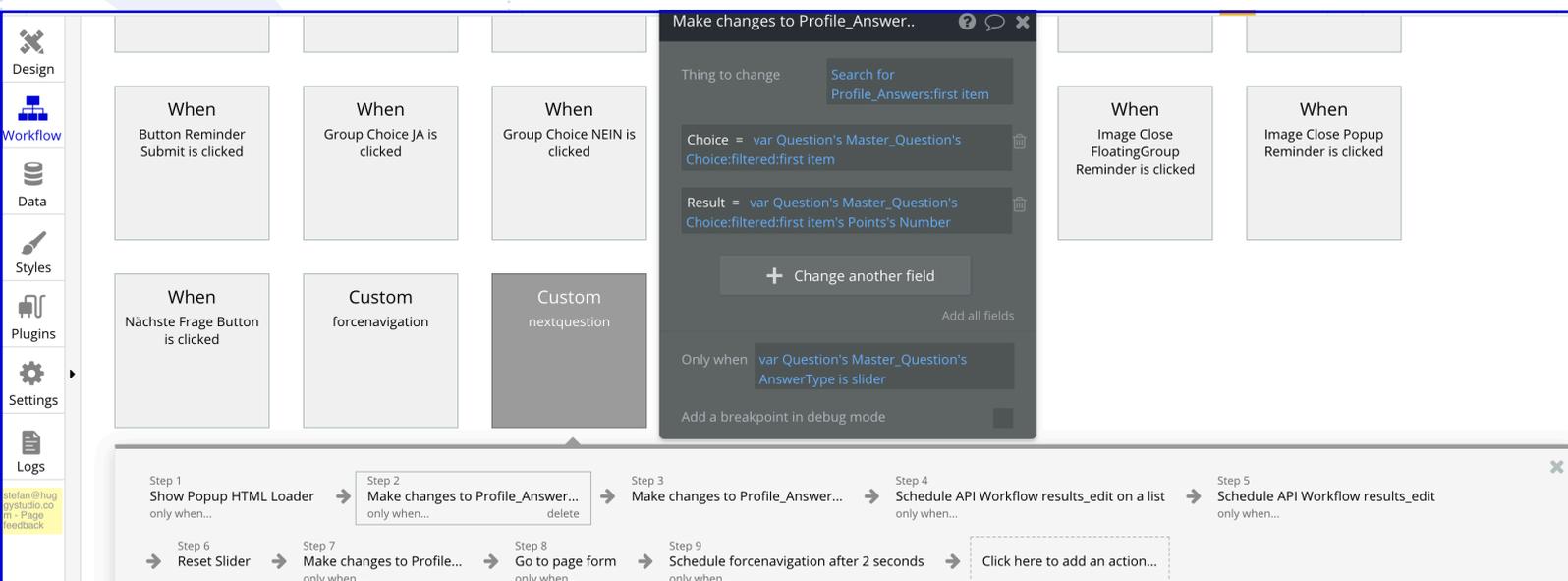
● RESULTS

The concept of the "Lean Startup" methodology, coined by entrepreneur Eric Ries in 2008, prioritizes a shorter product development cycle and iterative customer feedback. Bubble's no-code web app creation platform offers enterprises the ability to substantially benefit from lean startup techniques within their existing organization. Enterprises can now be faster to market, launch new products, and encourage digital transformation with ease.

Switzerland's oldest private insurer la Mobilière saw these benefits in their Bubble-built solution for cybersecurity offerings. Their app CYBERO launched with only 4 weeks of development and was refined with iteration from real customer feedback.

Since launch, HuggyStudio, the no-code agency responsible for the UX design and Bubble build, has been able to further develop and iterate based on user feedback in collective monthly sprints. These iterative sprints allowed la Mobilière to **double the rate of visitors completing the cybersecurity awareness check within a few weeks**.

Historically, la Mobilière used either clickable prototypes to gather user feedback or build functional solutions with traditional development. While clickable prototypes helped gather feedback quickly, building a fully functional application always required significant time investment and development resources. Bubble's no-code solutions now allows companies to work in a more agile way, combining the design process, feedback gathering, and functionality implementation into one platform.
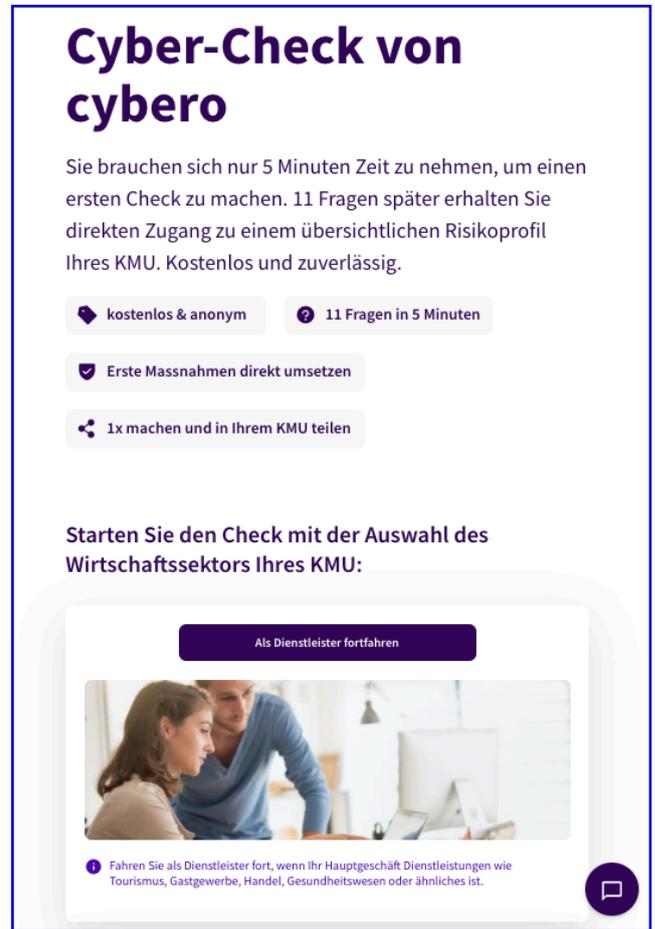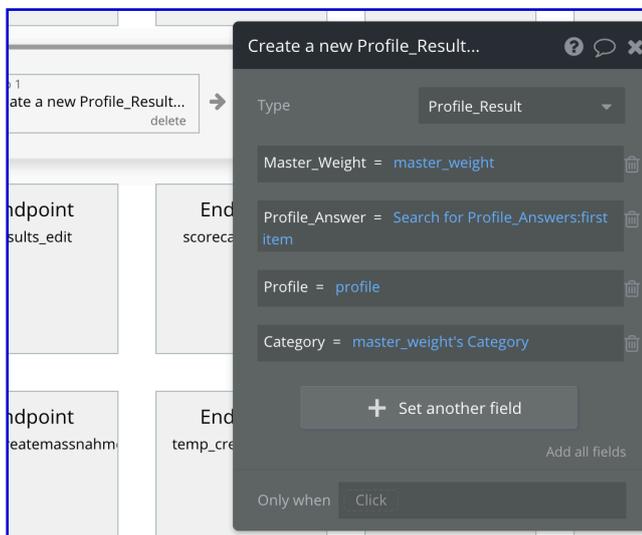
Nicolas Germiquet, the project lead at la Mobilière, also highlighted the interplay between Bubble's design layer, workflow functionality and data structure as especially beneficial when creating new digital products. Having the full flexibility on how to gather and structure data made it easy to iterate, for example, on the logic of how recommendations are displayed.

No-code solutions like Bubble can provide faster and better quality development of minimum viable products for companies of all sizes, offering an affordable and more efficient path to digital transformation.

Bubble's growing ecosystem of talented agencies and expert developers, such as HuggyStudio, also offer enterprises a marketplace of skilled experts, adept at building quality prototypes under accelerated timelines. As no-code solutions gain widespread adoption, companies can expect to see more business professionals taking on roles as "citizen developers" and building lean, innovative solutions on platforms like Bubble.

For more information, visit bubble.io.