

# Customer Experience Management best practices for Insurance

*Five ways to increase conversion and adoption rates*



---

## Contents

- 2 Executive summary
  - 2 Introduction
  - 4 Best practice #1: Monitor customer experience KPIs
  - 5 Best practice #2: Proactively examine and respond to known technical issues
  - 6 Best practice #3: Listen to your customers
  - 8 Best practice #4: Prioritize customer experience issues based on business impact
  - 9 Best practice #5: Observe and review actual customer behavior
  - 10 Summary
- 

### Executive summary

Optimizing your website to deliver a better online experience for your customers is fundamental for increasing revenues, helping ensure customer satisfaction, and retaining a loyal customer base. To jump-start your customer experience efforts, IBM, the leader in online Customer Experience Management (CEM) software, is recommending five best practices that you can implement today to establish an online customer experience competency within your organization. Our best practices are based on working with more than 40 property and casualty insurance companies to help them take a more systematic, quantifiable approach to improving their online customer experience and, in turn, increase revenue.

These best practices provide a way for customer-centric companies to utilize their website optimization tools to create visibility, to gain insights about customer behavior, and most importantly, to find the right answers that enable them to provide more rapid value to their online customers.

The Insurance CEM best practices include:

- Monitor customer experience key performance indicators (KPIs).
- Proactively examine and respond to known technical issues.
- Listen to your customers.
- Prioritize customer experience issues based on business impact.
- Observe and review actual customer behavior.

### Introduction

It is very difficult, if not impossible, to build and maintain a dynamic website that works flawlessly each moment of each day for virtually every customer. Between implementing new content, changing technology, managing internal stakeholders, and designing for customers who have different objectives, learning styles, and backgrounds, you could rarely produce a 100 percent error-free site.

And it is no big surprise that online customers experience problems from time to time. We have virtually all encountered them, whether it is difficulty logging into an account, requesting a rate quote on an auto policy, navigating through a site, or getting a confusing error message. While more consumers are sharing their positive experiences, they usually tell more people about a bad experience than a good one. And with the proliferation of message boards, blogs, and social networking sites, one poor customer experience can take on a life of its own, potentially damaging your brand, customer loyalty, and bottom line.

In today's economy, insurance providers cannot afford to postpone investing in the online customer experience.

### **The solution: Optimize the online experience**

Improving online customer experience requires insurance companies to have visibility of the online customer and their experiences, as well as utilize a common “view” of the customer when analyzing and optimizing their experiences. An effective Customer Experience Management (CEM) solution provides that necessary visibility into what each customer sees and does for each visit and each interaction. In doing so, a CEM solution gathers both quantitative and qualitative insight into actual customer and site behavior across multiple site visits – information that is central to effective website optimization.

Often organizations use a CEM solution to answer the “why” questions about their websites: Why did so many customers abandon the application on the second step rather than the first step? Why are customers unable to retrieve previously saved life insurance quotes? The most effective approach is to convert this powerful customer experience data into a common language. Then, use it to create best practices across your enterprise and prioritize site improvements accordingly.

### **The ultimate reward: A potential multi-million dollar business opportunity**

Even in the current recession when spending is tight, you should look for practical ways to improve your site and promote a better online experience for your customers – it could be one of your best competitive advantage. However, do not think that you are alone. According to a Forrester Research report<sup>1</sup>, nearly all customer experience decision-makers (93 percent) say that a good customer experience is one of their top strategic priorities, and 75 percent say they want to use customer experience as a competitive differentiator.

Imagine the possibilities if you put strategic energy into customer experience and optimize your website. Here is a snapshot of the anticipated business rewards:

- **Customer experience drives word of mouth.** Word-of-mouth advertising is often the most credible, and inexpensive, form of promotion. To illustrate, in another recent Forrester Research survey<sup>2</sup>, 27 percent of consumers who interacted with insurance providers told someone about their good experiences in the past 90 days. However, do not forget it can also be your worst enemy as people will complain openly and loudly when they do not receive the level of service they expect. Similarly, in the 2009 Harris Interactive survey of online consumer behavior<sup>3</sup>, 72 percent of the customers who conducted online insurance transactions shared their experiences with friends and family, 30 percent posted complaints on the company’s website, and 16 percent shared their experiences via blogs and social networking sites. While the percentage of those who share experiences directly with companies went down in 2009, the percentage of those who share via social networks nearly doubled.
- **Customer experience builds loyalty.** In a similar survey<sup>4</sup>, Forrester concluded that insurers can affect repurchase plans by meeting needs and being easy to work with. And both of these loyalty factors will lead to repurchasing even in an industry with such high churn rates.
- **Customer experience boosts revenue and cost savings.** At the end of the day, your executives and board members want to know the numbers. The growing trend is that insurance customers are shifting to the web and adopting new technology. As stated in another Forrester Report<sup>5</sup>, online auto insurance research generated more applicants than in person, by phone, or mail. In the U.S. alone, the number of applicants yielded by online research was 9,976,814. And more individuals are turning to independent comparison sites to

shop for better prices on all types of insurance, especially during a slow economy. Likewise, even with the current economic climate, 62 percent of online adults who have conducted insurance transactions in the past year said that they are now conducting more online transactions than in the past according to the Harris Interactive survey.<sup>6</sup> Furthermore, as indicated in the same survey, there is a \$47.6 billion potential annual incremental business opportunity right now (on North American shopping sites alone) for those companies who put strategic energy into optimizing their web sites. In addition, better web sites translate to lower contact center expenses as you will get fewer and shorter calls about issues.

Insurance providers need to quickly take steps to help ensure they understand the experience of their customers who are transacting online. Your business can not wait until tomorrow, next month, or the following year. You need to focus on online CEM today. After all, a potential multi-billion dollar opportunity awaits.

## **Best practice #1: Monitor customer experience KPIs**

### **How user friendly is your website?**

Often insurance carriers focus their customer experience efforts on trying to deliver faster online response times and better page performance. Yet site usability is almost always a top priority for online customers, including:

- The ability to compare different products/services.
- Straightforward navigation.
- Ease of completing the transaction.
- Confirmation upon completion of the transaction.

The good news is that insurers took fifth place out of the 14 industries examined in Forrester Research's 2013 Customer Experience Index, a ranking based on how effective these companies are at delivering good customer experiences.<sup>7</sup> Overall, they ended up with an "okay" average rating of 73 percent, same as prior year.

So what specifically are some of these customer centric insurance carriers doing to deliver a consistent, compelling user experience? Forrester assessed the secure websites of five American private passenger auto insurers: Allstate Insurance, Geico, Liberty Mutual Insurance, Progressive Casualty Insurance, and State Farm Mutual Automobile Insurance. Strikingly, usability, transaction, and service content functionality have all improved since our 2010 rankings. With the bar raised so high, US insurers need to step up their games and provide next-generation digital experiences if they want to differentiate.<sup>8</sup>

---

## **Getting started tip**

Each insurance company is unique. Create and monitor customer experience KPIs that are meaningful to your organization. Initially, you may want to review the web stats and performance of other large insurance carriers that are documented in a variety of Forrester Research reports. Or, perhaps you may want to benchmark other organizations outside of insurance for a more complete picture.

---

With a CEM solution, it is easier to establish and track customer experience key performance indicators (KPIs). In general, KPIs serve as a daily baseline and method for setting improvement goals. They are also your daily passing or failing grade with customers. So to help you optimize site usability, you need to determine what customers want from your site.

If customers want an easier way to login to your site, you will need to create a KPI to monitor and score how many customers attempt to login more than once. Or, if they want to more easily complete a transaction (e.g., set up a new account, submit an application, review a claim, save a work-in-progress application), you can set a KPI to track the number of customers who abandon a business process after running into a specific issue, such as abandonment with application errors or abandonment with reentering account information. Now that your KPIs are set, you can proactively monitor your customer experience score each day. And in return, the better usability of your website will also reduce your contact center expenses, since fewer customers will need to report website issues.

---

## CEM in action

A leading auto insurance provider with a direct-to-consumer channel of distribution.

**Challenge:** The company wanted to analyze the business impact of online transactions and resolve any website obstacles that consumers may encounter. With this insight, the company would be able to continually guarantee successful online transactions and differentiate itself as a leader in the customer experience.

**IBM Tealeaf solution:** With the IBM Tealeaf solution, this auto insurance provider can now quickly detect any online issues that may occur as customers obtain policy quotes, examine coverage options, and purchase auto insurance on its website while pinpointing trends, anomalies, and issues in real time. Further, because the IBM Tealeaf solution validates customer actions against expected outcomes, the company can optimize the performance of key business processes and quickly assess the impact on their objective to exceed customer expectations.

**Return on Investment (ROI) benefits:** “As a customer-driven company, we do everything we can to make our website simple for consumers to use whether they are getting an instant car insurance quote or making changes to their policy. Tealeaf gives us the ability to identify potentially confusing or problematic areas of our website and proactively correct them to ensure a positive online user experience.”

---

## Best practice #2: Proactively examine and respond to known technical issues

### What common online roadblocks are your customers experiencing today?

Once you have established meaningful KPIs, you need to keep a watchful eye on the known technical issues to better understand why customers succeed or fail.

For example, you can drill down on each page’s response times to better understand how it impacts conversion rates. An increase in the time it takes to get general search results from two to three seconds may have no impact on a consumer’s purchasing decision, but the same increase in response time for displaying a policy’s details page could have a huge impact on conversion rates.

Why is this element so critical to your company’s revenue stream? Online customers expect your site to work flawlessly, and each technical error will erode their faith in both your online and offline channels. The 2009 Harris Interactive survey points out that 37 percent of online adults who experience problems when conducting online insurance transactions would abandon their transactions entirely after experiencing issues. The same survey also reveals that 52 percent of online adults who experience problems conducting insurance transactions online would be less likely to buy from the same company offline.

Using a CEM solution, you can track each of these types of technical issues that may impact customer experience and retention. You can define thresholds for each issue and be alerted via e-mail or by system management consoles when the thresholds are exceeded. You can also base these thresholds on previous site activity so that you are alerted when the percentage of customers getting an error exceeds 10 percent of the optimum percentage in the past month.

Real-time knowledge of technical obstacles allows you to intervene quickly, before a greater number of customers are impacted by a poor experience. By allowing you to replay affected customer visits, a robust CEM solution will help you quickly discover and resolve the underlying issues. A CEM solution also enables you to better understand the real business impact of the problem and prioritize potential fixes accordingly.

---

## Getting started tip

Do not overlook the known, and obvious, technical issues. Sometimes the low cost fixes will generate the highest value for your customers. Common technical issues to virtually always look for include:

- Known error pages such as the global error page.
  - Known application or system messages containing such words as “sorry,” “apologize,” and “invalid.” Even if you think that you know virtually all of these messages, you should work with your development team to verify the list and put a process in place to update the list as the site changes.
  - Known bad status codes such as a 500 error.
  - Known slow performance, such as when a page requires more than 10 seconds to be delivered to your customer.
-

Once you start tracking the conditions mentioned above, you should also think about:

- How will IT be notified of the condition, and at what point should someone respond? A single instance of “Sorry, Page Not Found” is probably not worth paging someone in the middle of the night. You should define thresholds for each issue and set up a way for alerts to go out when the thresholds are exceeded. Often, companies base these thresholds on previous activity, triggering an alert when the percentage of customers getting an error page exceeds 10 percent of the optimum percentage in the past month.
- How will IT diagnose the issue? Sometimes the underlying cause may be clear right away, but other times it may take longer to reproduce. An IBM Tealeaf solution CEM tool, can save a lot of time by providing a visual context for exactly where customers are encountering obstacles.

---

## CEM in action

**Company:** A leading UK insurance intermediaries offering auto insurance, household insurance, breakdown, recovery, and personal accident coverage.

**Challenge:** Before they discovered the IBM Tealeaf solution, the insurer was using a web analytics product to monitor site traffic. By reviewing analytics reports, it was evident that abandonment was happening on the site; however, the company was only able to identify where and when problems were occurring. The unanswered question was why customers were dropping off. The company needed a solution that would provide greater online visibility so it could make the most informed website optimization decisions that would not only reduce website problems, but also dramatically improve the overall site experience.

**IBM Tealeaf solution:** As a real-time solution, the IBM Tealeaf solution allows them to monitor site changes immediately upon launch. The IBM Tealeaf solution alerts the team when known issues (i.e., page not found messages) are on the increase or when site conversion is decreasing. Recently, for example, the IBM Tealeaf solution alerted the company that drop-offs were increasing in the booking funnel. By replaying and analyzing the affected sessions in the IBM Tealeaf solution, the development team quickly discovered an error in the upgrade that had introduced an endless loop. Because of the IBM Tealeaf solution, the team decided to revert to the old pages while the new code was reworked. “Before Tealeaf, we were relatively blind to the experiences of our online customers, whereas now, our ecommerce team has total insight into what is happening. Tealeaf provides us with the data we need to make informed changes to the site – resulting in increased conversion, improved customer satisfaction, and greater revenues from the online channel.”

### ROI benefits:

- Within 4 months, the IBM Tealeaf solution delivered a positive ROI.
- Direct traffic conversions have increased 40 percent since deploying the IBM Tealeaf solution.
- The company has realized an 80 percent reduction in the average resolution time of site issues.
- The IBM Tealeaf solution has enabled the company to decrease the total number of outstanding site defects by 82 percent.

---

## Best practice #3: Listen to your customers

### Do you understand the real story behind your customers' complaints?

Online customer complaints are expressed across many different avenues – through contact centers, site feedback forms, voice-of-the-customer surveys, blogs, social networking sites, and other online public forums. There has almost never been a time when insurance providers had more information about what their customers think of them, which, in turn, significantly impacts your brand image, and potential revenue opportunities.

The 2009 Harris Interactive survey<sup>9</sup> reports that about two-thirds (68 percent) of online adults who have conducted insurance transactions in the past year said social media content has influenced how they conduct online transactions, more so than online adults who have conducted transactions in other industry verticals. Of those, 67 percent avoided a particular vendor after reading bad reviews and 57 percent used a particular vendor after reading good reviews.

When customers complain about their experiences online, are you able to understand and validate what really happened? Or, do you take complaints at face value? Or, worse, do you disregard their complaints altogether? According to a new study by the Chief Marketing Officer (CMO) Council<sup>10</sup>, only 29 percent of the 480 executives surveyed said that their companies rate highly in their ability to handle customer problems or complaints. Which camp do you fall into?

Customers are often your best source of information as to why your site is not delivering as much value as you (or they) would like. And they are already talking to you. Virtually all you need is a systematic way to listen and turn their feedback into something that is viable. Consider the illustrations below:

- Ten customers submit site feedback forms expressing great concern that your company's, renter's insurance policy is "no longer available" on your website. Do you simply acknowledge that the policy has been discontinued, or do you investigate to see if a technical issue is generating an invalid error message?
- Or, think about another scenario where a customer survey shows that on average, your customers think very poorly of your online payment center. On the surface, your payment center offers similar services as your competitors'. Could the low score be attributed to incorrect payment amounts generated or other miscalculations? Or, are customers just confused by the information they received during the payment process?

Once you identify an issue, you can then move on to refine, quantify, and diagnose that issue. With a CEM solution, you can dig beyond the feedback to understand the context in which it was given. By replaying several customer sessions from feedback forms and low-scoring respondents, you quickly get the real stories behind their complaints.

---

## Getting started tip

Take the time to listen to customer feedback that is being captured by your current tools, and use them in combination with CEM solution.

---

Here are some practical ways to actively listen to your customers right now:

- **Contact centers:** Verify your representatives escalate issues for investigation via trouble tickets, and periodically examine the tickets looking for common issues. Once you have identified a frequent complaint area, use a CEM solution to search for related customer sessions and replay the actual customer experience that triggered the complaint.
- **Feedback forms, surveys, blogs, and public forums:** Look for segments of customers associated with interesting freetext responses or low-scores in a particular area. With a CEM solution, you can then replay representative sessions and look for customer experience obstacles that can explain the scores or feedback you received. Additionally, be sure to spot virtually any trends in complaints and take advantage of names or e-mail addresses given by customers to track down their session with a CEM solution. This will provide visibility into where the customer was on your site, what they did, and what customer experience obstacles they did or did not encounter.

---

## CEM in action

**Company:** A leading provider of insurance for automobiles, homes, and businesses to more than 295,000 policy holders in 17 states.

**Challenge:** To meet the needs of its agents and customers, the company relies upon nearly 200 web applications. Although the company employs testing tools to monitor its systems for uptime and speed, these technologies could do little if an agent calls to report difficulties generating an online quote. In such situations, their developers can spend hours attempting to recreate problems or wading through endless log files in pursuit of a cause.

**IBM Tealeaf solution:** When an agent calls with an issue, the IBM Tealeaf solution enables the company to get to the bottom of it. With an agent's user ID, an analyst can replay the session history to identify the origin of the error. In addition, the IBM Tealeaf solution enables them to proactively address recurring issues before agents experience them. "With Tealeaf, we can identify where breakdowns commonly occur within our applications. This way, we can make adjustments or revamp processes before agents get frustrated. Tealeaf helps us keep the site ahead of the curve and provide the best possible user experience."

### ROI benefits:

- Using the IBM Tealeaf solution, their site administrators are quickly notified in the event, to specific errors with real-time alerting.
  - Improved agent relationships. "You can't place a dollar amount on agent relationships. Tealeaf is a tool that you absolutely must have if you need to be able to respond quickly to user difficulties."
  - The IBM Tealeaf solution saves their developers valuable time by enabling them to find and resolve application problems in minutes rather than hours or days.
-

## Best practice #4: Prioritize customer experience issues based on business impact

### What is really at stake for your business?

It is a given that constraints exist on both the time and budget that are available to help optimize your customers' experience. You probably have a long list of issues to address, voices in the room, and possibly even competing interests.

When you discover a customer experience issue, step back and quickly quantify its impact on conversion or revenue. Remember, web problems are business problems. This crucial analysis is often the missing link that prevents companies from prioritizing their most business-critical issues or even addressing some issues at all.

Start answering these bottom-line questions for each issue:

- When did this issue start?
- How many times has a specific customer encountered the same problem?
- How many customers per day experience the problem, and which ones?
- What is the difference in our conversion rates between customers who experience the issue and those who do not?
- How much business is lost each day because of this issue?

While web analytics, system performance reports, and call logs try to answer these questions, they are more adept at answering such questions as, "Which campaign performed best today?" and "Where do visitors drop out of the conversion process?" However, to respond to more probing business questions about customer behavior, you need to incorporate a CEM solution that reports each interaction a customer has with your site – what did the customer actually see and do, and why?

---

## Getting started tip

Prioritize only those issues that will improve customer conversion and retention rates; do not waste manpower chasing after inconsequential issues.

Follow these two basic guidelines to help quantify the business impact of customer issues:

- Once a customer experience problem has been identified, use your CEM solution to determine the number of visitors impacted and the impact on conversion rates (or task completion rates) for those visitors.
- Monetize the outcome by using a measure for the average value lost by customers not completing this task. The number of customers impacted during a defined time period, the drop in conversion rates based on the issue, and the average value for these lost transactions will enable you to calculate the approximate overall loss for a given period of time because of this issue.

---

## CEM in action

**Company:** A company that provides personal auto insurance direct to consumers online and through select online agents.

**Challenge:** Prior to the IBM Tealeaf solution, the company was often inundated with issues that consumed valuable IT and customer support time, but turned out to have little impact on the site's critical and revenue-generating business processes. Even worse, they found that customers were often encountering problems for which the IT team had no awareness. In one instance, the site was blindly bouncing users back to the home page after customers entered their Vehicle Identification Number (VIN) information. The error handling system and other management tools offered no explanation, and worse, there was no sense of customer or revenue impact.

**IBM Tealeaf solution:** Using the IBM Tealeaf solution ability to provide a reproducible recording of user sessions – including the page sequence, form inputs, button selections, and the actual HTML page served to the customer's browser – The company quickly identified that this endless loop was triggered by the customer entering an unexpected value for the VIN. Using the IBM Tealeaf solution's search and diagnosis capabilities, they assessed the number of customers impacted and escalated a priority fix. Then, using the IBM Tealeaf solution's real-time analysis capabilities, an event was configured to detect and alarm against future occurrences of customers being blocked from completing their intended purchase by application logic error.

**ROI benefits:**

- 100 percent ROI in three months.
- Recovered an average of six policies per day, or over 2,000 policies annually.
- Reduced average problem resolution time from up to 24 hours to less than 10 minutes.
- Eliminated the need to hire additional staff by scaling current staff's support capacity.
- Boosted total customer satisfaction through a higher quality online business experience.
- Reduced support and legal costs required to successfully dispute fraudulent customer claims.

---

## Best practice #5: Observe and review actual customer behavior

**What do you need to do (or not do) next?**

One of the best business practices in call centers is ad hoc monitoring and reviewing of customer phone calls. You know the drill, “This phone call may be monitored and recorded for training and quality assurance purposes.” What happens next is that representatives from key departments select random calls to analyze from start to finish. Together, they work as a team to glean common insights on how to improve customer service.

This same business practice can also be applied to your website using a CEM solution. There is no better way to understand the challenges that your customers face than by actually watching them use your site. This exercise will also complement usability testing by addressing its key drawbacks, specifically, limited user populations and the lab environment.

You probably have a good understanding of the strengths and weaknesses of your site and have hypotheses about where your organization needs to make improvements. By conducting regular customer experience reviews with key stakeholders across the organization, supported by tools for observing online customer behavior, you are able to test these hypotheses with real-life data.

For example, perhaps you have a hunch that users are experiencing problems with your site's registration process, but are not sure why. During your company's regular customer experience review you decide to evaluate this part of the site. After replaying several abandoned registrations using your CEM solution, you may find a common thread: customers are seeing an “invalid e-mail address” message and trying to enter their e-mail addresses in different ways – virtually all to no avail. You then look up some of the e-mail accounts that customers are entering and find that these people already had accounts. Problem solved. Simply by changing the “invalid e-mail address” message to “e-mail already in use” and implementing better processes for existing users to recover their usernames and passwords, you can now drive a significant increase in conversion rates.

Companies that follow this best practice are often able to address suspected problems before they have a major impact on business. And, they have been able to see what is working well so that they can work as a team to leverage successful changes across the site.

---

## Getting started tip

Grab 10 customer visits and see if there is a common thread. Then, work together with your peers to create an optimization action plan.

Here are some suggestions to help you get started:

- Reach across the organization to gather stakeholders from the key departments in a meeting. (Remember: customers do not see you as marketing, IT, development, operations, design, or customer support; they view your organization as one company.)
- Choose one suspected site trouble spot (e.g., the policy application process, the account creation process, the online payment process) to investigate.
- Randomly select 10 or so sessions that show customers who visited those pages, and watch these customers interact with your site.

- Use this practical insight to evaluate whether a problem exists (or not), and determine where the problem should fit within your site optimization priorities.
- And most important, meet frequently, not just once a year, for optimum results.

---

## CEM in action

**Company:** LV= is a leading mutual financial services provider established in 1843. The company offers a variety of savings, investment and insurance products for over 5.5 million customers, 1.1 million of which are members.

**The challenge:** Given the importance of LV='s online channel and the company's interest in providing a high-touch customer experience, LV= needed a more effective way to analyze and understand its customers. In the contact center, LV= used call recording techniques and reviewed "live" chat transcripts to create a clear picture of customer behavior. Online, however, the company did not have a solution that provided these same insights. Thus, LV= was unable to offer a fully optimized online experience and as a result, the company was potentially missing out on business opportunities.

**The solution:** LV= solved this problem using IBM Tealeaf CEM solutions. IBM Tealeaf CEM solutions provide LV= with full visibility into how customers interact with the company's website. IBM Tealeaf CEM solutions offer insights beyond the quantitative metrics found in web analytics by capturing each customer experience online. Similar to recording calls in the contact center, IBM Tealeaf CEM solutions allow LV= to understand precisely how the site is being used and enables the company to make better optimization decisions.

**The benefits:** The insights gained can be used across the business. The e-commerce team uses IBM Tealeaf CEM solutions to build and monitor KPI dashboards. Meanwhile, the customer experience team utilizes IBM Tealeaf CEM solutions to improve site navigation and usability. In the contact center, IBM Tealeaf CEM solutions are used by "live" chat agents to replay customer sessions and improve first call resolution rates. The fraud team uses IBM Tealeaf CEM solutions to investigate potentially fraudulent transactions via visual evidence and configuring alerts. Engrained throughout the company, IBM Tealeaf CEM solutions have changed the way that LV= thinks about its online customers.

---

## Summary

Building a successful online customer experience competency is an evolving, incremental process, not a one-time initiative. It can transform how your organization thinks about its online customers, and in return, bring rewarding results. More important, a customer experience competency can unite employees with a common language to talk about customer experience, breaking down department barriers and aligning virtually everyone around a shared goal that can change your business for the better.

Using IBM Tealeaf CEM solutions, more than 40 of the largest property and casualty insurance companies are now able to:

- Increase revenue by better understanding your customers and agents online behavior – what retains loyal, profitable agents and customers and why.
- Effectively manage customer disputes by providing long-term proof of online policy issuance and administration to legal, customer service, and loyalty teams.
- Improve support call resolution rates and customer adoption metrics by putting the exact online experiences of agents and customers in front of support representatives.
- Help mitigate the risk of online fraud by supplying security investigation units (SIUs) with each post-fraud user session data that are related to online interactions.
- Expand compliance coverage by providing security-rich, auditable, digital records of online interactions to document management systems for future recreation of customer transactions.

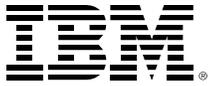
## About IBM Enterprise Marketing Management

The IBM Enterprise Marketing Management (EMM) Suite is an end-to-end, integrated set of capabilities designed exclusively for the needs of marketing organizations. Integrating and streamlining all aspects of marketing, IBM's EMM Suite empowers organizations and individuals to turn their passion for marketing into valuable customer relationships and more profitable, efficient, timely, and measurable business outcomes.

Delivered on premises or in the Cloud, the IBM EMM Suite of software solutions gives marketers the tools and insight they need to create individual customer value at every touch. The IBM EMM Suite helps marketers to understand customer wants and needs and leverage that understanding to engage buyers in highly relevant, interactive dialogs across digital, social, and traditional marketing channels.

Designed to address the specific needs of particular marketing and merchandising users, the IBM EMM Suite is comprised of five individual solutions. Digital Marketing Optimization enables digital marketers to orchestrate relevant digital interactions to attract and retain new visitors and grow revenue throughout the customer's lifecycle. With Customer Experience Optimization eCommerce professionals can turn visitors into repeat customers and loyal advocates by improving the digital experience of every customer. With Cross-Channel Marketing Optimization customer relationship marketers can engage customers in a one-to-one dialogue across channels to grow revenue throughout the customer's lifecycle. Price, Promotion and Product Mix Optimization allows merchandisers and sales planners to make price, promotion and product mix decisions that maximize profit and inventory utilization. And with Marketing Performance Optimization, marketing leaders, planners and decision-makers can model and assess mix, and manage marketing operations to maximize ROI.

Over 2,500 organizations around the world use IBM EMM solutions to help manage the pressures of increasing marketing complexity while delivering improved revenue and measurable results. IBM's time-tested and comprehensive offerings are giving companies such as Dannon, E\*TRADE, ING, Orvis, PETCO, Telefonica | Vivo, United Airlines and wehkamp.nl the power and flexibility required to provide their customers and prospects with what they expect today – a more consistent and relevant experience across all channels.



---

© Copyright IBM Corporation 2013

IBM Corporation  
Software Group  
Route 100  
Somers, NY 10589

Produced in the United States of America  
June 2013

IBM, the IBM logo and [ibm.com](http://ibm.com) are trademarks of International Business Machines Corporation in the United States, other countries or both. If these and other IBM trademarked terms are marked on their first occurrence in this information with a trademark symbol (® or TM), these symbols indicate U.S. registered or common law trademarks owned by IBM at the time this information was published. Such trademarks may also be registered or common law trademarks in other countries. Other product, company or service names may be trademarks or service marks of others. A current list of IBM trademarks is available at “Copyright and trademark information” at: [ibm.com/legal/copytrade.shtml](http://ibm.com/legal/copytrade.shtml)

The content in this document (including currency OR pricing references which exclude applicable taxes) is current as of the initial date of publication and may be changed by IBM at any time. Not all offerings are available in every country in which IBM operates.

The performance data discussed herein is presented as derived under specific operating conditions. Actual results may vary. THE INFORMATION IN THIS DOCUMENT IS PROVIDED “AS IS” WITHOUT ANY WARRANTY, EXPRESS OR IMPLIED, INCLUDING WITHOUT ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND ANY WARRANTY OR CONDITION OF NONINFRINGEMENT. IBM products are warranted according to the terms and conditions of the agreements under which they are provided

- 1 Forrester Research, “Navigate The Future of Customer Service, February 01, 2013, By Kate Leggett with William Band, Sarah Bookstein. <http://www.forrester.com/Navigate+The+Future+Of+Customer+Service/fulltext/-/E-RES61372>
- 2 Forrester Research, “How Customer Experience Drives Word of Mouth”, May 2009. The data was collected from 4,564 U.S. consumers about their interactions and relationships with companies in 12 industries.
- 3 Survey Methodology: The 2009 Online Transactions survey was conducted online by Harris Interactive on behalf of Tealeaf Technology, Inc. between July 31 and August 4, 2009 among 2,188 adults ages 18+, of whom, 1,842 have conducted an online transaction in the past year and 1,476 experienced problems when conducting online transactions. Data were weighted to be representative of the online U.S. adult population.
- 4 Forrester Research, “The Business Impact Of Customer Experience, 2012”, March 26, 2012, By Megan Burns; available at: <http://www.forrester.com/The+Business+Impact+Of+Customer+Experience+2012/fulltext/-/E-RES61251>
- 5 Forrester Research, “Trends 2012: North American Insurance eBusiness And Channel Strategy”, March 15, 2012; available at: <http://www.forrester.com/Trends+2012+North+American+Insurance+eBusiness+And+Channel+Strategy/fulltext/-/E-RES61307>.
- 6 Harris Interactive, “The 2009 Online Transaction survey”, July 31 and August 4, 2009.
- 7 Forrester Research, “The Customer Experience Index, 2013, Benchmarks: The Customer Experience Management Playbook”, January 15, 2013, By Megan Burns with Harley Manning, Allison Stone, Jason Knott: available at: <http://www.forrester.com/The+Customer+Experience+Index+2013/fulltext/-/E-RES86582>.
- 8 Forrester Research, “2012 US Auto Insurance Secure Site Rankings”, October 30, 2012, By Ellen Carney with Benjamin Ensor, Peter Wannemacher, Lily Varon; available at: <http://www.forrester.com/2012+US+Auto+Insurance+Secure+Site+Rankings/fulltext/-/E-RES84421>
- 9 Harris Interactive, “The 2009 Online Transaction survey”, July 31 and August 4, 2009.
- 10 CMO Council, Giving Customer Voice More Volume”, January, 2009.



Please Recycle