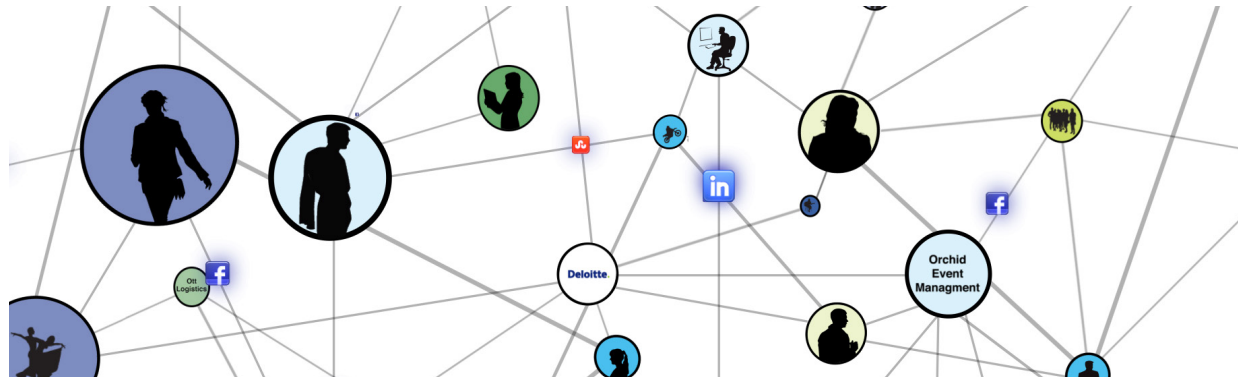


Engaging customers on their terms: A new paradigm for the insurance industry Grow revenues and improve customer loyalty with Deloitte and salesforce.com



Reaching consumers on their preferred channels is the best way for insurers to engage with them. Since more and more consumers are connecting and interacting on the social Web, this is the best place to reach them in your efforts to grow business and increase customer loyalty. By leveraging the disruptive forces of mobility, cloud, social, and analytics, today's insurance leaders can drive increased revenue and customer satisfaction while shrinking their underwriting time and improving operational efficiency.

Faster time-to-value with a pre-configured solution

The pre-configured capabilities in Deloitte's insurance solution are specifically designed to match insurance industry requirements and include recommended practices based on Deloitte's vast experience in the insurance industry. When you are evaluating the solution, we will work with you to do a fit/gap analysis that shows how the solution can meet your requirements. The solution addresses the most common challenges faced by insurers right out-of-the-box, enabling fast return on investment (ROI).

Shrink underwriting time and improve operational efficiency

Traditional processes for creating new insurance quotes and underwriting insurance policies can be time consuming, taking days to generate quotes and sometimes weeks to get underwriting approval. This not only leaves the customer waiting but also provides more time for competitors to act. Deloitte's solution with automated approval processing accelerates workflows so that clients are not kept waiting for answers. Quotes can typically be turned around in 24 hours and underwriting approval can often be completed in just a few days.

The Deloitte insurance solution integrates the workflow for gathering customer data with related workflows for creating quotes and getting underwriting approval. Whether customers initiate a request for quote online or call in to a contact center, the customer data gathered during this phase is used to automatically populate the appropriate fields within the quote and underwriting approval processes. For example, the prospect enters

Deloitte insurance solution capabilities

Deloitte's pre-configured insurance industry solution uses Salesforce® technologies to deliver a customer-focused approach to business, including social business capabilities and highly efficient business workflows such as the following:

- Social campaign management & gamification
- Lead management
- Opportunity & pipeline management
- Mobile sales agent
- Underwriting approval workflow
- Rules based complementary offers
- Client portrait (360°)/account management
- Dashboard/operational reporting
- Customer portal
- Request management
- Internal collaboration management
- Contact center service console
- Social listening

information about his or her age, weight, and, health status during the initial request for quote online. This information is passed along to the quote generation and approval workflows as well as the underwriting workflow. This not only avoids the time required for re-entry of data but also help avoid human errors in data entry. Fewer errors in applications also means less back and forth with the customer to get underwriting approved.

The pre-configured workflows are based on recommended practices for process improvements from Deloitte's insurance industry practitioners. This can lead to operational efficiencies in the areas of new business development, application submission, underwriting, and issuing of new policies. All information is maintained electronically and new business opportunities are automatically routed to the right people throughout the organization to avoid delays.

Increase customer loyalty through social business workflows

Leading insurance companies today are applying social technologies such as collaboration, communication and content management to both internal and external audiences. Social business is a mindset that goes beyond just using the tools and technology. It enables insurers to rethink their core processes and capabilities to find new ways to create more value, faster.

Deloitte recognizes the importance of social business and we have incorporated some innovative ideas into our solution. In addition to the workflow efficiencies discussed above, our solution also provides a personalized customer experience and enables easy access through preferred channels such as mobile devices and social media sites. Our personalized Web portal offers customers 24x7 access to existing insurance contracts and status information. This means that customers can stay informed about pending purchases from their smart phones while on the go.

In addition, brokers and agents can use mobile devices such as iPad tablets to access the portal while presenting product information or quotes to prospective buyers. Agents can also send web links via email so that prospects can review materials on their own schedule.

Our solution also enables you to engage customers and new business prospects by creating contests using gamification features. For example, you can offer rewards for people to provide personal information and you can entice existing customers to consider new purchases by



offering them a chance to win something extra.

These capabilities create a positive user experience that helps improve customer satisfaction and loyalty. In addition, happy customers can become ambassadors who affect the purchase decisions of their friends, including broad audiences that may be reached on social media.

Listen more deeply to your customers

Keeping tabs on your customers' changing needs and your overall brand perception can be challenging. Social media offers tools that make this task easier, enabling actionable insights that can help drive more revenue. The first opportunity is to follow posts from existing customers or prospects that have already given you permission to use their Facebook and Twitter login. If a significant event is announced on social media such as news about the birth of a child, your marketing team can identify this as an opportunity for a life insurance sale and could send an email to the appropriate sales rep to alert them. The early notification enabled by social listening lets you be proactive about the sales opportunity and also helps build customer

Deloitte insurance solution potential benefits:

- Deploy the pre-configured solution in weeks rather than months or quarters so you can start seeing the benefits promptly.
- Take advantage of Deloitte's recommended practices for operational efficiency that are built into the pre-configured workflows.
- Access role-based functionality for functions such as underwriting, policy administration, sales, marketing, and more.
- Avoid additional software license fees since the pre-configured solution is part of Deloitte's consulting services.
- Increase customer loyalty through social engagement.
- Be more proactive about sales opportunities and brand management through social listening.

satisfaction and loyalty since the customer sees that you are watching out for his or her insurance needs.

Perhaps more importantly, social listening via technologies such as salesforce.com's Radian6 can help you keep a finger on the pulse of your brand. Deloitte's insurance solution utilizes Radian6 to review and analyze social conversations across various social channels. We've built a summary dashboard that provides a quick overview of the standing of your company based on the social listening results. The dashboard shows the volume of conversations about your company and its products as well as which insurers have the largest "share of voice" on the social Web. This allows you to identify specific strengths and weaknesses in how the market perceives your brand, enabling you to take the right steps to further advance your brand image.

Industry and application know how

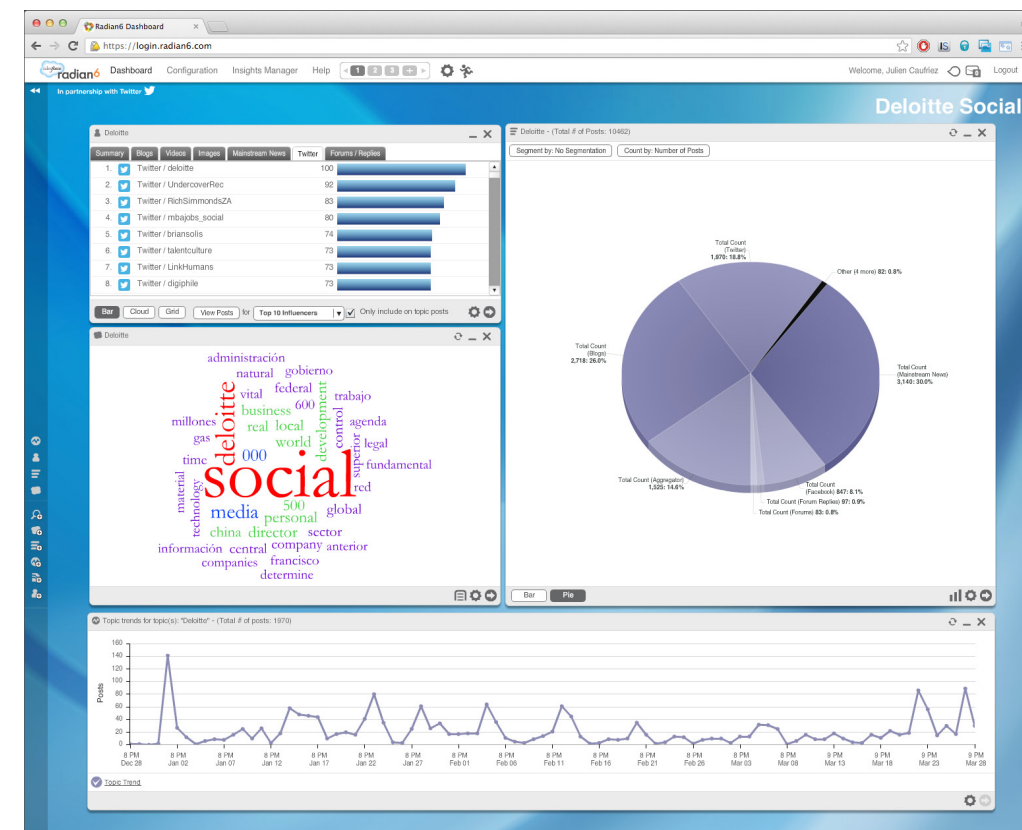
Across the major industries that we serve, Deloitte's teams include high-profile luminaries who are widely recognized as leaders in their industries, bringing the profound knowledge and cutting-edge insight required to meet today's biggest challenges. Our experienced industry teams

bring a strategic and practical perspective on what works — and what doesn't.

In the insurance industry, our specialists are steeped in the latest trends that are enacting sweeping changes over the industry. The trends of social, mobile, cloud and analytics are creating new opportunities for insurance companies that are leading the way. Deloitte brings practical experience and know-how for how to take advantage of these trends to enable more efficient business processes. We have built our pre-configured insurance solution around the application of these trends in the insurance industry.

Global delivery

With practitioners in over 14 countries, Deloitte's network of member firms delivers industry depth and a breadth of salesforce.com services around the globe. Our salesforce.com practice has implemented more than 300 Salesforce engagements and has access to an unmatched range of services for consulting, financial advisory services, tax, and risk management worldwide. This integrated approach enables Deloitte to help you in your efforts to address your most important business challenges and deliver value while minimizing risk for your organization.



Learn more

Contact Deloitte to schedule a live demonstration or an assessment of your requirements and how they fit with Deloitte's customized insurance industry solution or learn more at www.deloitte.com/salesforce/.

The following Deloitte team members can help you take your next step to drive greater efficiency while improving customer loyalty:

Patrick Callewaert

Partner
Deloitte Consulting LLP
pacallewaert@deloitte.com

Cedric Deleuze

Director
Deloitte Consulting LLP
cdeleuze@deloitte.com

Kim Peterson

Director
Deloitte Services LLP
kimnpeterson8@deloitte.com

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Tel: +44 (0) 20 7936 3000 Fax: +44 (0) 20 7583 1198.

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