

## Marketing Society Excellence Awards: Building Customer Relationships

### Driving engagement in insurance

#### The challenge

Insurance has traditionally been a low engagement sector offering a transactional experience. Often the insurer and customer only interact at purchase, renewal and claim – with no contact between these points.

This, coupled with the perception of insurance as a grudge purchase and lack of consumer trust in the financial services sector, had made building customer relationships challenging. It had also led to a focus on acquiring new business, underpinned by price incentives which are only available to new customers. The rise of aggregator sites fuelled this further, taking chunks out of the Direct Insurance market. We saw the need for change.

If we could develop the building blocks for sustained relationships with customers, we'd be able to better meet individual customer needs and provide true value. Stronger customer relationships would help differentiate Aviva in a commoditised market and give customers a reason to choose Aviva over and above price at renewal.

Starting in 2012, we began to completely repurpose our marketing to ensure an unerring focus on customers and their needs.

#### Improving our understanding of customers

In January 2012 our Net Promoter Score (NPS) stood at [REDACTED]. We needed this to be higher and to do that we needed to better understand what was important to our customers.

With a renewed focus on listening to our customers, we ensured that all we did was geared towards making things easier for them. To further improve our approach, in 2014 we devised a bespoke customer segmentation model that combined [REDACTED]

[REDACTED] before using the model to build insight, drive engagement and shape our marketing strategy. Our enhanced understanding also challenged internal culture, initiating a global roll-out.

In the UK the segmentation model is being used to support everything from brand positioning and cross sales to proposition mapping and product development, media planning, customer experience and our Corporate Responsibility and Sponsorship programme. We also created an interactive customer segmentation hub on our intranet where staff can 'meet' customers to enhance understanding and for use in their own roles.

To ensure the voice of our customers was heard at the highest level in Aviva, we appointed a Chief Marketing and Communications Officer to the Executive Board for the first time. We also invested in a Customer Experience Board to ensure focus by senior staff on improving the Aviva experience for our customers.

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### Building around our understanding

We used our improved customer understanding to focus our marketing around customer needs.

Customers found insurance complex, and felt that insurers didn't seem to care about their needs. Our aim was to meet customers' needs in a way that is as easy for them as possible, by simplifying every aspect of our relationship with them. We brought this to life through a customer strategy [REDACTED] where we aim to make Aviva effortless to do business with in a way that is personalised to you and how you want to deal with us.

#### A refreshed approach

Our marketing strategy was refreshed to help customers stay longer, buy more and feel recognised – with digital being key. Our digital strategy was also reworked to create a customer-centric, consistent experience, where it's simpler for people to identify how and where we meet their needs. This customer engagement revolution would involve change at every touch point of the customer lifetime, resulting in a relationship programme that would positively challenge what consumers consider to be 'value' in insurance.

We also restructured our team, realising that a customer marketing team that joined retention, loyalty and cross-sell together would enable a single strategy for existing customers and work better for customers and therefore us too.

#### Customer-focused service

[REDACTED] we overhauled how we interact with customers through our call centres so they could get all the answers they needed from one person. [REDACTED]

[REDACTED] so advisers would work collaboratively rather than in competition. Plus we listened to what our customers told us they wanted – [REDACTED]

Following these changes, call volumes reduced [REDACTED] year on year – as we answered customer needs more effectively, there was no need for call backs. We also won awards for our customer service.

#### Improving value

We invested in improving our five leading products which led to them becoming 5-star Defaqto-rated, we launched free Life cover for new parents and we invested in developing and delivering an in-life loyalty programme, Aviva Advantages (AAdvantages), to reward our customers.



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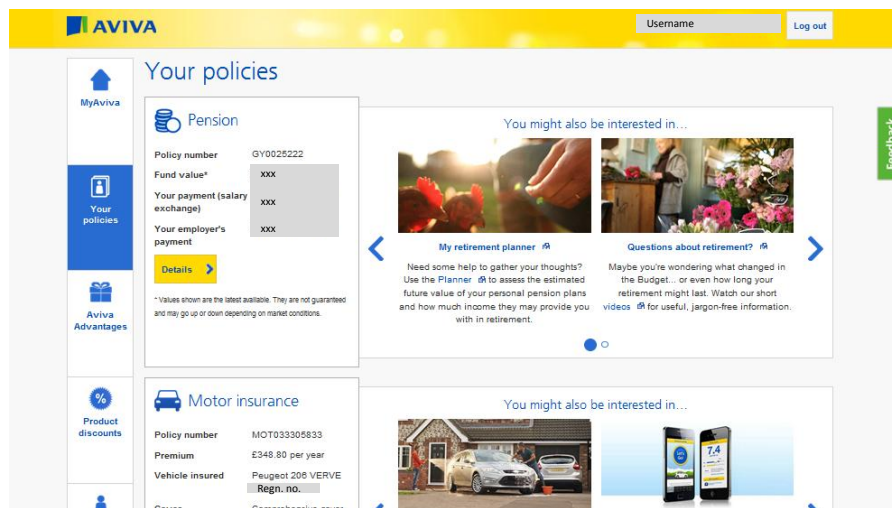
Launched in 2013, AAdvantages offers customers a range of rewards, from third-party offers to discounts on other Aviva products, integrated branded experiences and 'money can't buy' prizes, leveraging our rugby and football sponsorship.

It gives us the opportunity to build customer relationships between purchase and renewal, through communications that deliver positive experiences. Plus it enables us to give our most loyal customers the thank you they deserve by offering them bigger rewards, helping to turn around the perception that staying with us doesn't pay.

There are now [redacted] customers engaged with AAdvantages. They stay longer and buy more: Average Product Holdings (APH) for customers who engage [redacted] for customers who don't, and there is [redacted] incremental income per person engaged. For every £1 we spend on the programme, we get [redacted]

### MyAviva customer portal

To enable customers to access their products and related documents in one place and service them online, we launched the MyAviva portal in February 2014. It's available online and via an app and gives easy access to AAdvantages.



MyAviva's personalised landing page provides relevant offers for each customer. For example, [redacted]  
[redacted]  
[redacted]

[redacted] customers were registered users of MyAviva by December 2014 and, since its launch, cross-sale quotes are up [redacted], sales are up [redacted] and income is up [redacted]. Also, the digitised documents solution in MyAviva is saving us more than [redacted] per year in operational costs.

### Innovative personalised insurance

Our free Aviva Drive app for smartphones records driving behaviour over 200 miles and generates a score from 0-10 which can save drivers up to 20% off their Aviva Car Insurance quote. The app is market leading and provides a cost-effective way to give customers an individual discount based on how they drive. There have been [redacted] downloads to date and there's a star rating of over 4.5 on the App Store.

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### Introducing ratings and reviews

In March 2014 we became the first insurer to publish car and home claims service reviews from customers on its website, allowing people to see how existing customers rate us on claims handling before they make the decision to insure with us.

### Car insurance

[aviva.co.uk/car](http://aviva.co.uk/car)

Prices from £185 plus for your reassurance see how we compare

	AVIVA	More Than	Direct Line	Churchill
Uninsured driver promise	✓	✗	✓	✓
24/7 UK accident and claims line	✓	✓	✗	✗
Over £100 personal belongings cover	✓	✗	✗	✗
Transport options after an accident	✓	✗	✓	✓

[Get a car quote >](#) [Retrieve a car quote >](#)

We're the only car insurer to share our customer claim reviews on our website, so now you can see for yourself before you buy

“ *Excellent all round service, very professional from beginning to end, good service from the appointed repairer.* ”  
Yanto from Whitby  
★★★★★

Our overall rating:  
★★★★★ 4.5 / 5 [Read all 6938 reviews](#)

Powered by [bazaarvoice](#)™  
These reviews are collected, moderated and managed by Bazaarvoice, a third-party ratings and reviews provider.

These show as 4.5-star in Google rankings.



It shows our transparency and gives us an opportunity to listen to customers and respond to their comments in the moment – building relationships even where there are problems.

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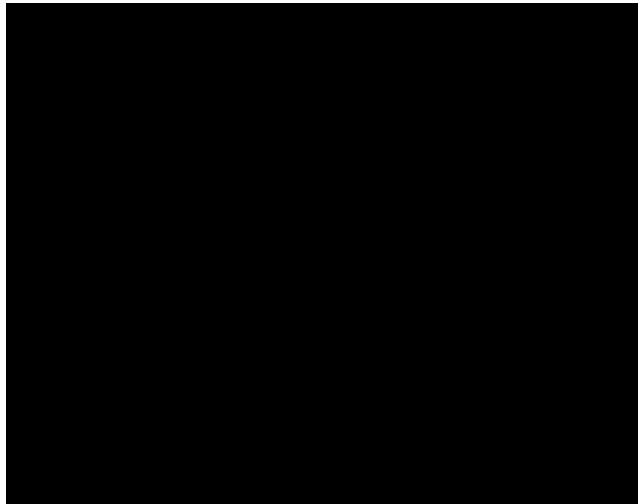
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### Bespoke offers for renewing customers

We froze some customers' renewal price at the previous year's

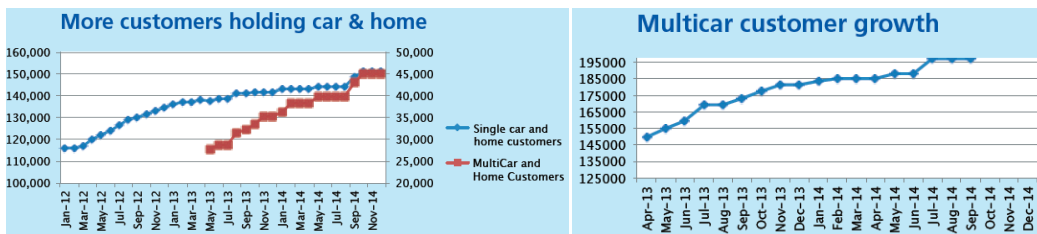
Following research, we built



### Cross-sales focus

We aim to meet customers' needs in more than one product area – where customers hold more products with us, they have higher retention rates.

From January 2012 to December 2014, the number of customers holding a car and home policy with us grew [redacted]. From April 2013 to December 2014, the number of customers holding multicar policies increased [redacted].



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### Communicating these changes to customers

We created a customer communication programme to engage with our customers outside of transactions, tell them about the above changes, and give them what they said they needed from us (reassurance, useful information and added-value). This has helped to build relationships and keep Aviva top of mind.

#### Ongoing communications

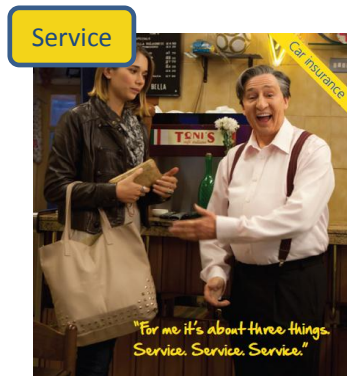
A multi-stage welcome is designed [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

#### Customer ezine

We launched a new, dynamic, personalised ezine. Content is made relevant to individual customers [REDACTED]  
[REDACTED]  
[REDACTED]

#### TV

Instead of focusing on price, we began to use our TV spots to promote our customer service and innovations, e.g. customer ratings and reviews and the Aviva Drive app. [REDACTED]  
[REDACTED] the result of improved ads and media buying.



#### Renewal communications

For customer ease, [REDACTED]  
[REDACTED] The contact strategy aims to hold the customer's hand through the renewal journey and deliver the right message at the right time.

Customer research told us that customers [REDACTED] when they receive renewal communications. So we [REDACTED]  
[REDACTED]  
[REDACTED]

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### The results

All of the above have resulted in a step-change in customer sentiment, advocacy and brand consideration.

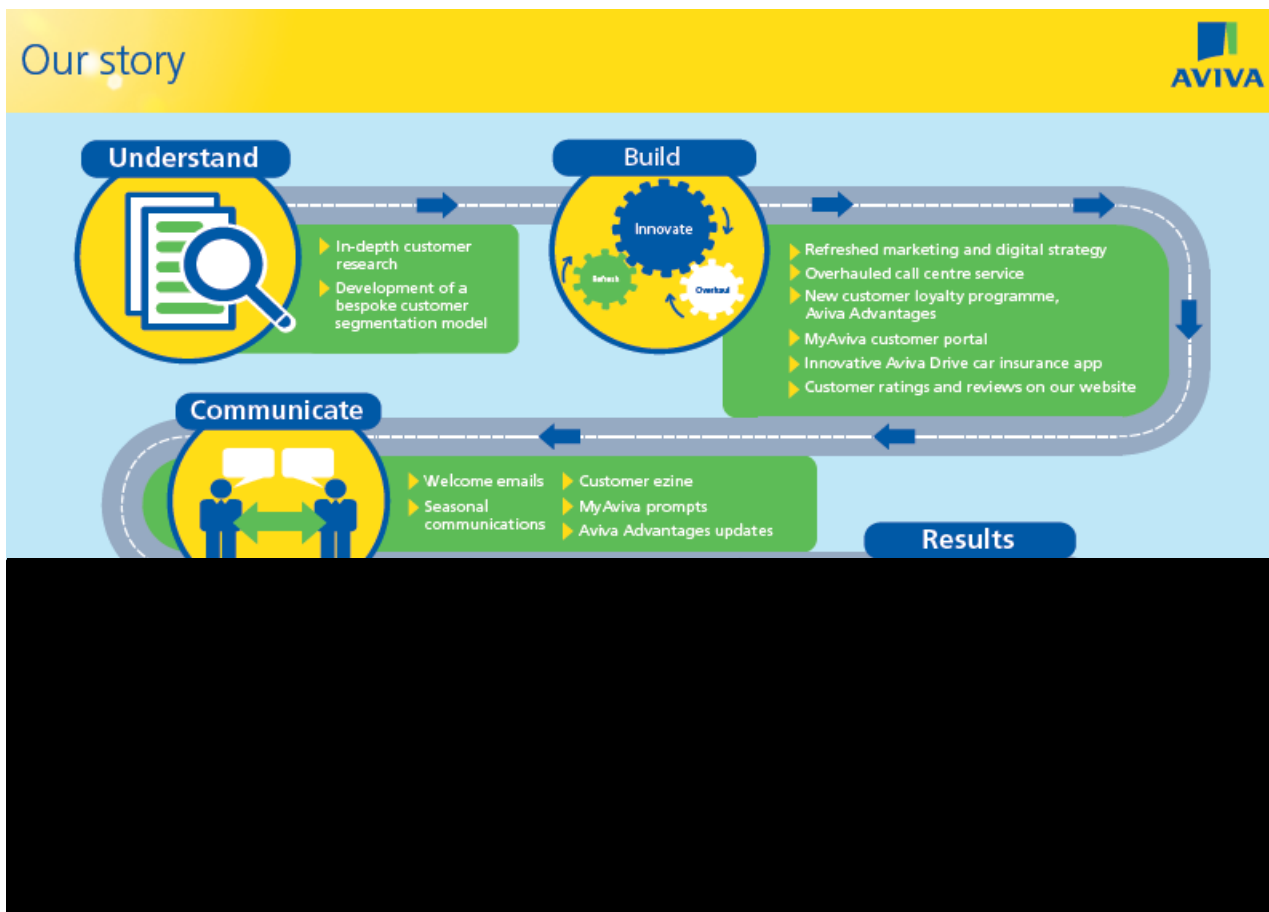
From Q4 2013 to Q4 2014 we experienced a year on year uplift of [REDACTED]

We have had record NPS improvements – [REDACTED]

Our complaints frequency [REDACTED]

Over 2014 our car retention rate saw a [REDACTED] increase – [REDACTED] and our new business share of direct market sales (excluding aggregators) went up [REDACTED] while our new business share of total market sales [REDACTED]

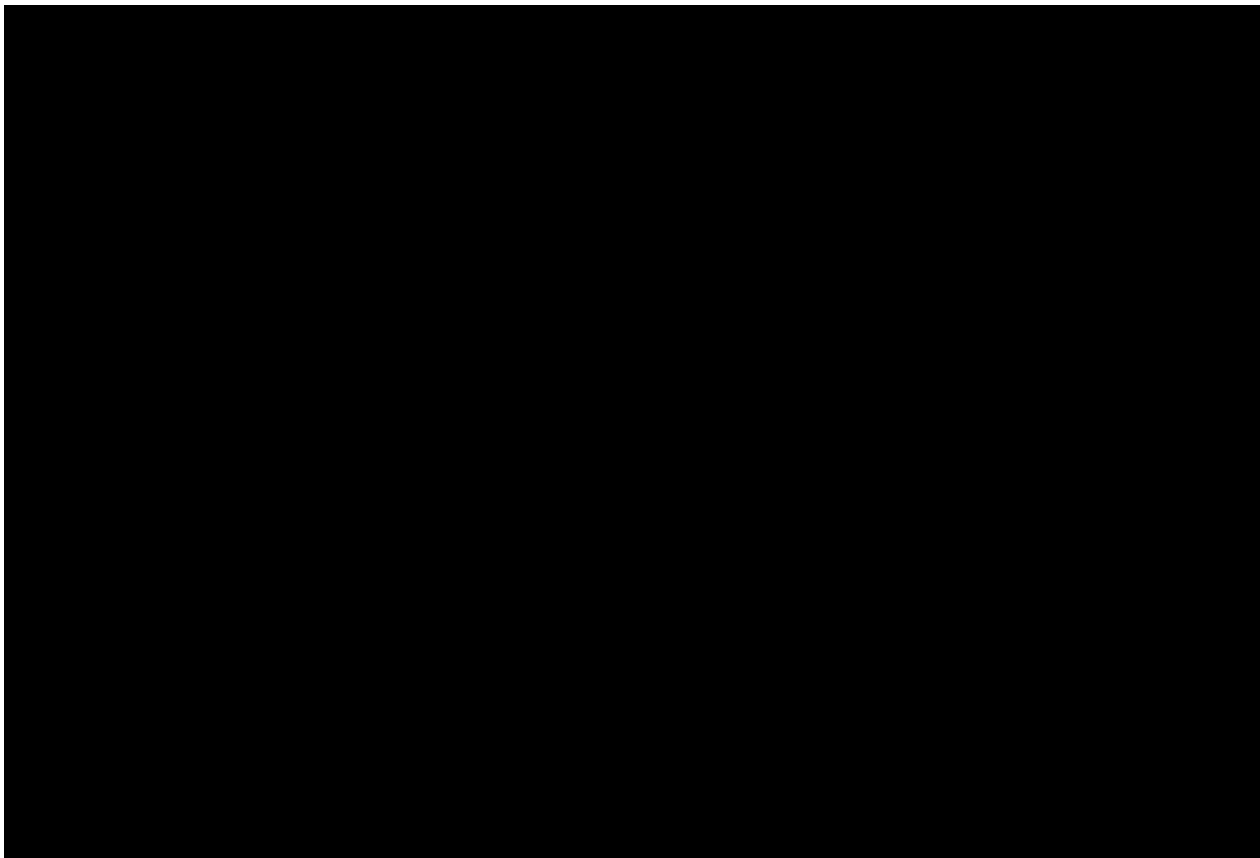
Above all, it's a fundamental business shift that will help to safeguard the future of Aviva's Direct business. And this is just the beginning. We continue to develop new propositions, enhanced personalisation, and introduce new services into MyAviva. Soon we'll start using data [REDACTED] [REDACTED] We'll continue to listen to our customers, grow and invest, for mutual gain – with the ultimate objective of repositioning what consumers should expect of their insurance company relationship. (2,000 words, inc title)




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### Our communications



MyAviva portal and app

Aviva Drive app

Brand ads

Ratings & Reviews

Aviva Drive

Service

Ratings and reviews

Aviva Advantages

Customer ezine

The image displays a collection of Aviva marketing and communication materials. It includes a smartphone showing the MyAviva app, a laptop displaying the MyAviva portal, a man holding a smartphone with the Aviva Drive app, two smartphones showing app screens, a man holding a tablet, a woman holding a tablet, a man holding a smartphone, a woman holding a tablet, a laptop displaying a 5-star rating, a laptop displaying a car insurance advertisement, a laptop displaying a welcome message, and a customer ezine.

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### Aviva contributors:

Aviva Customer Marketing Team

### Agency partners:

balloon dog

AMV BBDO

ZenithOptimedia

Dare

Cherry London

Alchemy Worx

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