

CASE STUDY | INSURANCE

Customer personalisation from Celebrus delivers 24% conversion uplift for Agis



EXECUTIVE SUMMARY

Facing growing competition in a multi-channel market place, leading Dutch insurer Agis explored the role real-time personalisation can play in driving up conversion rates. The company has layered Celebrus' Online Customer Data Platform over its core five stage online information gathering exercise, to tailor content based on a customer's life stage.

ABOUT

With growing online competition, personalisation is becoming a key component of a successful sales strategy. For Dutch health insurance provider Agis, part of Achmea, the largest provider of non-life, health and income protection in the Netherlands, the web site is an increasingly key component of a cross-channel sales strategy that typically includes dedicated telephone based customer service staff.

CHALLENGES

Freek Hertsenberg, Web Analyst at Agis explains, "Agis believes that being relevant is the key to creating a successful website. Every visitor to the site has specific insurance requirements, based on age, gender, occupation and parenthood. There is a clear opportunity to improve the relevance of the content for each visitor through effective real-time personalisation." Agis has used a web analytics tool to gain a view of the number of visitors arriving on

the site and conversion rates. But with no way of gathering enough individual-level data, personalising the content or testing the performance of each content offer, it was impossible to understand the impact of the different content on customer behaviour or amend the content to increase relevance to each specific customer.

SOLUTION

Agis decided to explore the opportunities that real-time personalisation could deliver. Partnering with Celebrus, provider of tag-free digital multi-channel big data software, Agis has adopted its Customer Data Platform. This solution enables Agis to both execute real-time website personalisation and test the raft of new banners, ads and campaigns they have created to identify the most effective for maximising conversion.

Agis embarked upon a six month programme of tailoring content via banners and advertisements to customers based on life stage information. This information is captured online during a five stage process to provide the data for actuaries to determine the insurance premium. "Layering Celebrus on top of the existing process has enabled Agis to optimise customer personalisation," Hertsenberg says.

All customers initially see the same banner when they arrive on the Agis site. Having completed the first step in the Agis five stage process, the company then tailors the banners to reflect each customer's different life stage – from age, to whether or not they have children.

RESULTS

Throughout the six months, Agis ran a number of campaigns side by side, using Celebrus to monitor each one individually to assess performance. "Celebrus enabled Agis to extract an unprecedented granular level of detail from each of those campaigns," he explains. "It enables Agis to

look back at every single customer visit to the web site step by step and analyse behaviour.”

Critically, by combining real-time content delivery and performance testing, Agis was able to continually refine the content to boost conversion. “After conversion, Agis can see what banner the customer saw, compare it to the life stage and draw a relevant conclusion,” Hertsenberg says.

Information is presented to the company via dashboards, enabling easy and rapid assessment of the performance of each new banner or campaign. And the results have been impressive, with a 24% increase in conversion rates over the past six months. Hertsenberg explains, “Agis wanted to explore the possibilities that a powerful real-time personalisation tool could deliver to the business. Initially there were no specific targets – the emphasis was on innovation and trialling new opportunities to improve the web site.” He adds, “the ability to use one tool for both content personalisation and multivariate testing is incredibly valuable for Agis.”

Conclusion

This model has now been extended to direct customers towards the most relevant telephone sales team. At each stage, the visitor is dynamically offered a different phone number to ensure rapid access to the most appropriate sales team.

For those visitors arriving on site that are existing Agis customers, the company uses Celebrus to automatically present a different phone number. “At Stage 3 in the process visitors are asked if they are existing customers, if so they are presented with a specific phone number to take them to an operator with access to the customer record.”

The value of this approach is clear: individuals speak directly to a call agent with the right information and experience. As a result, calls are typically shorter, with no need to reconnect to a different department during the call. “The ability to dynamically present visitors with the most appropriate phone number is delivering a better customer service, improving productivity and driving up sales,”

Hertsenberg confirms. He concludes, “The use of Celebrus to personalise the web site is proving exceptional value by improving both service and sales. The ability to increase conversion rates by 24% is compelling. Agis will continue to build on this real-time testing to drive continuous improvement.”

Celebrus

For more information about how Celebrus captures, creates, connects and controls highly granular customer data from digital channels and beyond please visit celebrus.d4t4solutions.com or call +44 (0) 1932 893 333.

Alternatively contact us to talk about your specific requirements via celebrus@d4t4solutions.com.



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