CUSTOMER MANAGEMENT SYSTEM
FOR THE INSURANCE INDUSTRY

Microsoft Dynamics CRM

in2

# CONTENT

1 INSURANCE CORE WITHIN CRM

CRM application with integrated Insurance Core solution provides a comprehensive insight into policy holders, with all the accompanying data insurance agents need to do their job. The system enables centralized management of all communication channels and quick and easy localization to practically all languages. Mobile version is completely OS-agnostic.

1.1. PROVEN INSURANCE DATA MODEL

CRM INsurance2 is built upon a proven data processing model tested in IT implementations in some of the leading insurance companies in the Adriatic region. It is a robust relationship management foundation that provides all necessary facilities for integrating data according to predefined business communication directives. **„Reliance on this proven data processing model significaly reduces implementation time and guarantees success"**
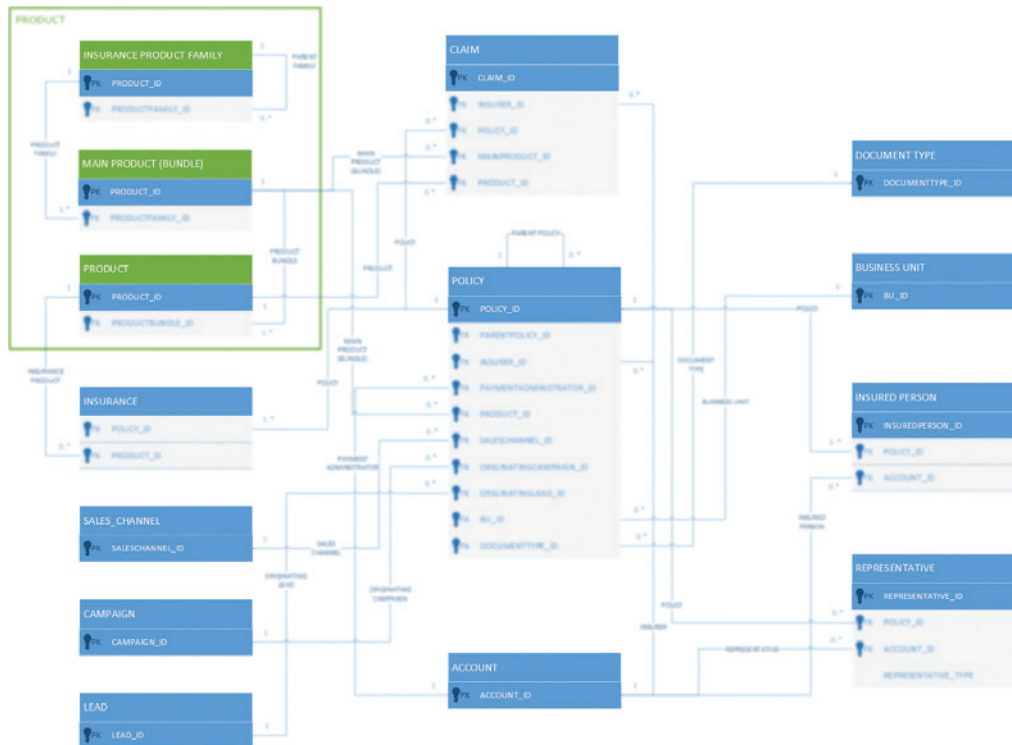
1.2. GENERIC INTEGRATION INTERFACE

Integrating back-office systems into CRM INsurance2 is easily done through generic integration interface. Along with synchronizing core business data, it provides high-availability real-time access to transactional data stored within back-office systems. Additionally, the interface allows for a rapid adaptation of the solution to all existing IT systems, providing fast inter-system routing and transmission capabilities for the most commonly used data. All this ensures that the main goal of the implementation is met: a comprehensive, 360 degree insight into policy holders, with all the accompanying data insurance agents need to do their job. Everything is just a click away!
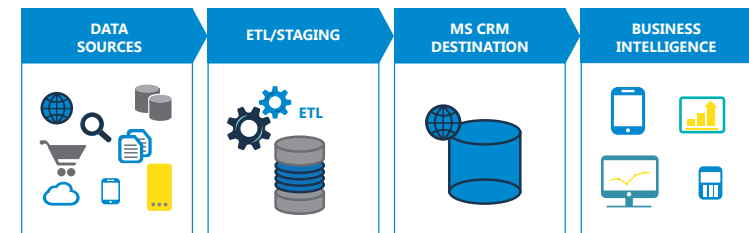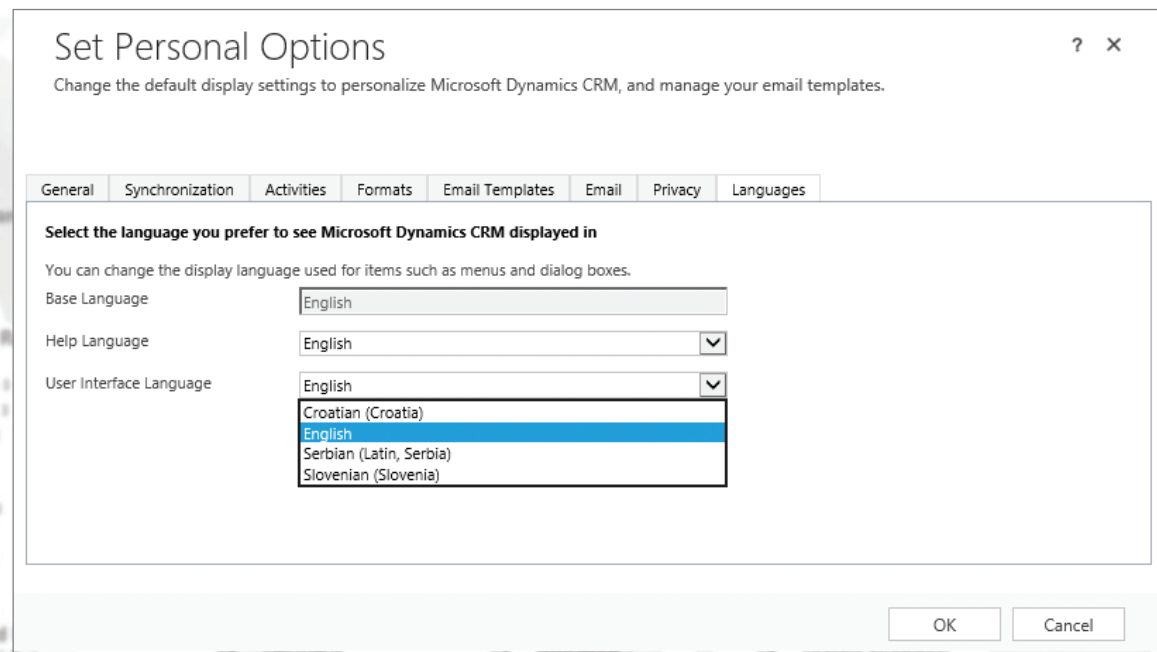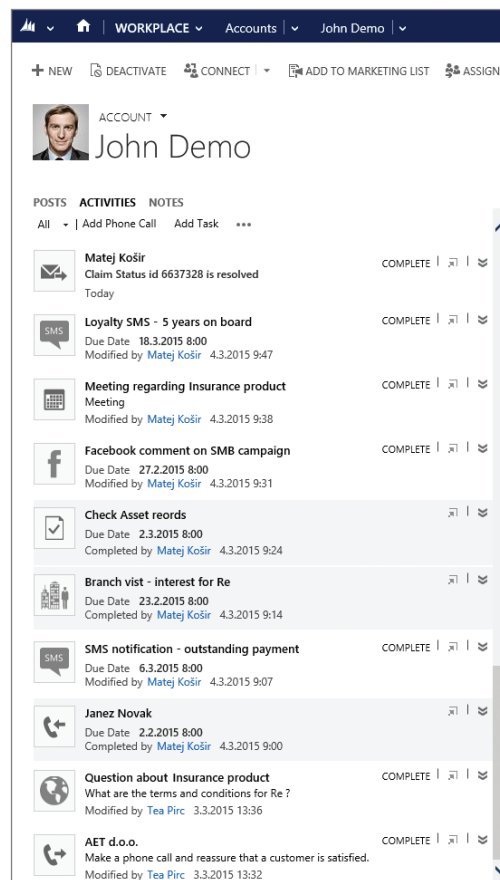
1.3. COMMUNICATION CHANNEL CENTRALIZATION

Centralized management of all communication channels within a single system is one of the key added values provided by CRM INsurance2. Policy holder card provides CRM system users with a chronological overview of all inbound and outbound communication between insurance company and policy holders, over all communication channel used. Such capability is an invaluable help for agents during customer calls or visits. It is also extremely helpful for marketing and sales departments, as they can more easily plan further business development and sales strategies.

1.4. LOCALIZATION

CRM Insurance2 can be localized quickly and efficiently, supporting practically every language, with additional customization provided and applied by local IN2 Group partners. Insurance companies that operate simultaneously in a number of different countries can have the solution set it up so that it simultaneously supports multiple languages - the interface is consistent across countries, with users being able to select a language that is most appropriate for them.

1.5. MOBILE CRM INSURANCE2

CRM INsurance2 for mobile devices enables users to receive primary data while in the field, using specialized apps on their tablets and smartphones. Their user interface is specially adapted for touch input and they are completely OS-agnostic. In addition, they are available free of charge.
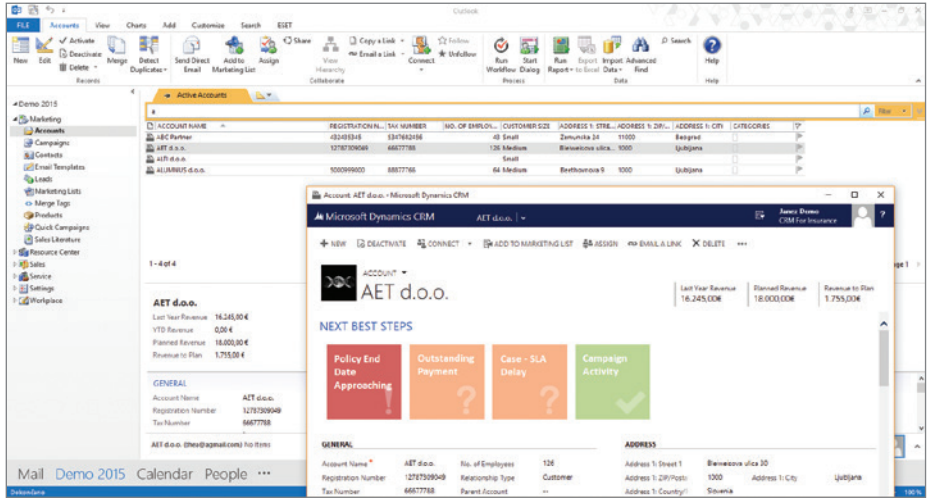

1.6. OUTLOOK INTEGRATION

CRM INsurance2 is easily integrated with Microsoft Outlook. This provides an easy way to synchronize e-mail messages, calendar items, tasks and contacts between the two systems. Moreover, the systems are integrated in such a way that CRM INsurance2 can be used directly within Outlook – i.e. via familiar interface for the majority of business users. This significantly shortens the CRM adoption period among users.

2 RETENTION

CRM INsurance2 relies on a number of procedures for customer retention, from policy renewal alerts (scadencar) to cross-sell & up-sell activities. The most important customer data is always at hand, listed at the top of the policy holder's card.

2.1. SKADENCAR

CRM INsurance2 is built upon a proven data processing model tested in IT implementations in some of the leading insurance companies in the Adriatic region. It is a robust relationship management foundation that provides all necessary facilities for integrating data according to predefined business communication directives.

The Value of an
Existing Customer

In a perfect world, it's both and everything in between. In the real world the general marketing rule is that retention is a lot more cost effective than acquisition.

Customer Retention vs. Customer Acquisition

6 to 7
numbers of times more costly it is to acquire a new customer than retain an existing one

50%
amount customer attrition rates could reach if left dormant over s 5 year period

5 to 95%
amount of increased profits that can come from boosting customer retention rates by as little as 5 percent

2.2. CROSS SELL & UP-SELL

Based on real-time data on purchased and active products listed on selected policy holder's card, CRM INsurance2 is able to suggest additional products for cross-selling or up-selling. Relations and inter-relations of certain products can be set and fine-tuned depending on particular customer needs. This data is available to all system users that communicate with policy holders.

Product Line Items

| Price List | PriceList 2015 |
| Revenue | User Provided |

Product Name	Discount	Suggestions
CAR - Third Party Insurance - Valid	0,00€	
CAR - Comprehansive Insurance	0,00€	Suggestions

Suggestions ✕

CROSS SELL

Product ↑	Unit
Travel Insurance	Primary Unit

ACCESSORY

Product ↑	Unit

No suggestions found.

UP SELL

Product ↑	Unit
Courtesy Car Upgrade	Primary Unit
Legal Cover	Primary Unit
Breakdown Cover	Primary Unit

SUBSTITUTE

Product ↑	Unit

Add to List   Close

2.3. THE BEST NEXT STEP

The most important information on policy holder is always displayed at the top of the card, varying depending on a policy holder type. A director of marketing needs different types of data compared to sales assistant. The system displays all other information that may influence the relationship between the insurance company and the policy holder (current liabilities, policy holder risk factor, invoices issued, notices, open complaints, RMAs, etc.), enabling personalized approach to every customer.

Next Best Action ⊕

Outstanding Payment:
"Property insurance -
VIP client - contact client in p...
25.7.2015

Health Insurance
Campaign Activity
Interest identified
27.7.2015

Policy End Date
Approaching: BMW
Arrange a meeting and try to...
31.7.2015

Case - SLA Delay:
"Reclamation - R3V7T8"
Talk to Support manager and...
31.7.2015

3 ACQUSITION

Insurance companies use a number of methods to attract new customers, from marketing campaigns and sweepstakes to customer win-backs based on personal data analyses. CRM INsurance2 enables comprehensive management and overview of all said activities.

3.1. POLICY HOLDERS WIN-BACK

Insurance companies keeping systematic and up-to-date records on former customers and those who recently "churned" (went with a competitive offer). "Winback" functionality enables automatic activity generation 45 days prior to policy renewal with holders that still did not renew. This way a sales consultant can approach policy holders more efficiently and try to win them back at a key moment.

3.2. PRIZE GAME CAMPAIGNS

Prize game campaigns / Sweepstakes creation tool within CRM INsurance2 is able to generate highly-tailored personalized campaigns, providing detailed settings for each step of the process. Sweepstakes enable insurance companies to quickly gather useful insights into potential new customers. Using this data they can more easily design and run targeted marketing campaigns.

3.3. LEAD & OPPORTUNITY MANAGEMENT

CRM INsurance2 provides options for systematic input of data on potential customers from various physical and electronic sources. During data input checks are performed to establish whether the customer is already a policy holder or a present potential customer, or entirely new opportunity. This information enables success measurement for each campaign or sweepstakes, as well as conversion tracking for potential customers.
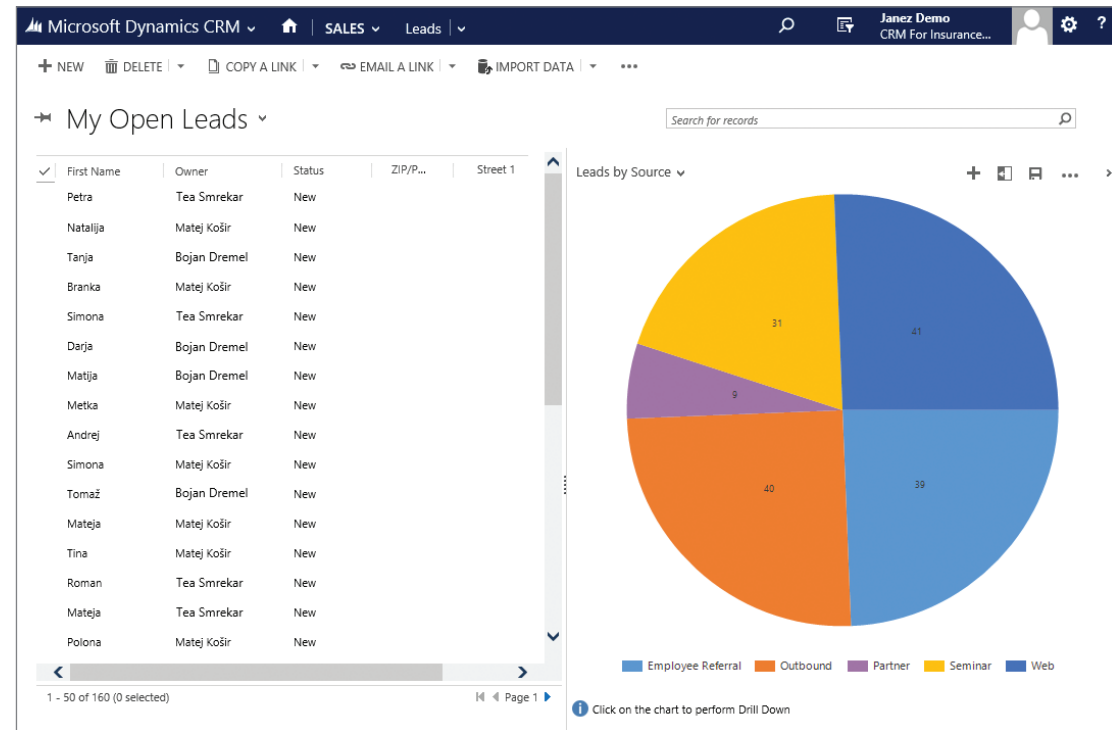
3.4. ACTIVITY MANAGEMENT

CRM INsurance2 provides a comprehensive management system for all activities related to sales personnel, such as telephone calls, meetings or task execution. The activities are tracked according to sales channels and sales assistants, based on an expansive set of fixed parameters. Activity generation can be automated at the moment of data entry for potential customers.
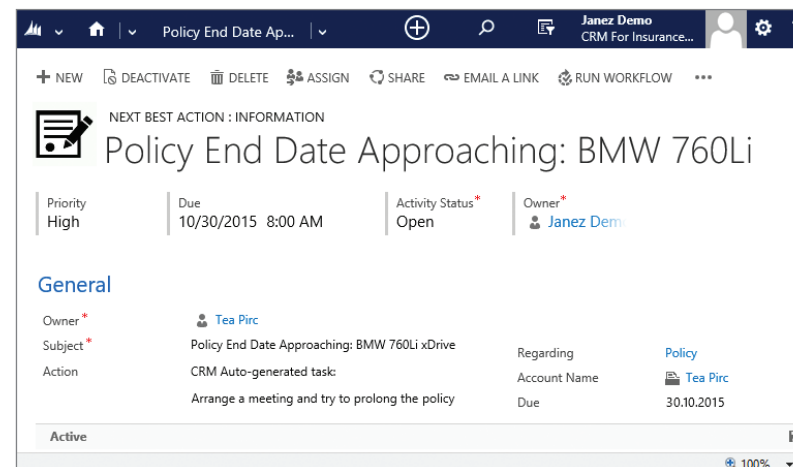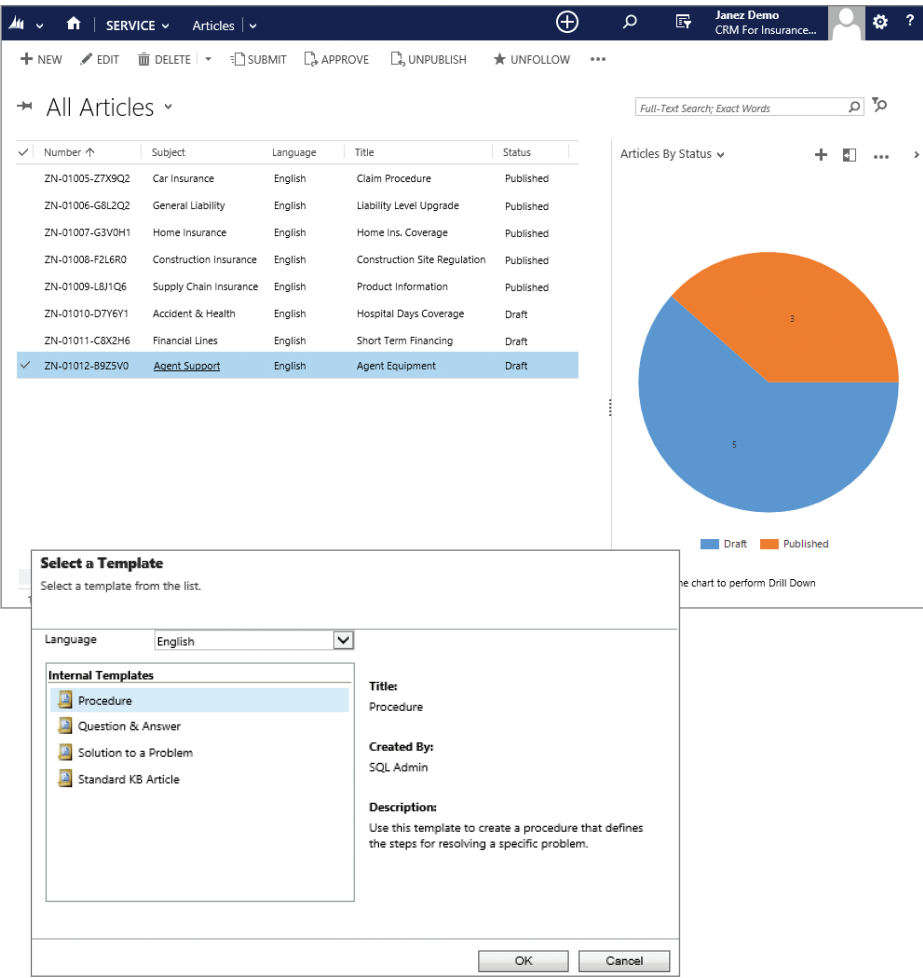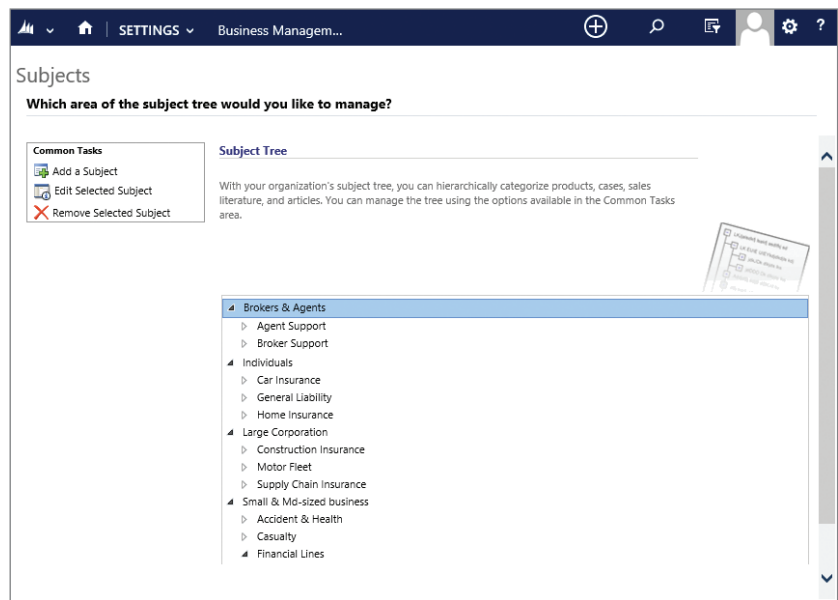
4 KNOWLEDGE

CRM INsurance2 uses an integrated knowledge base that can be searched according to different criteria. It is a source of information for all company employees. Each step has a defined minimum set of data that is needed for successful process execution.

4.1. KNOWLEDGE BASE

The solution supports centralized management of knowledge in an insurance company. It has an integrated content creation tool as well as content review and approval functionality. The content within knowledge base is versioned and classified, which enables easy searching according to different criteria. Knowledge base enables creation of unified responses, regardless of which department in the company the policy holder is in contact at any particular moment. Each employee can thus rely on the unified information source - CRM INsurance2 knowledge base.

4.2. CASE & SLA MANAGEMENT

CRM INsurance 2 provides a sophisticated case management system. While providing answers to customers and resolving complaints employees can handle claims using the same knowledge base. This is possible due to the fact that the system supports a dynamic claims resolution process. This process defines all steps in complaint resolution procedure. Depending on set conditions, each step has a defined minimum set of data and desired resolution direction that have to be met and/or set in order to advance the process. The search option in this segment is extended by several SLA-related filters, such as response time, alert activation, escalation, case migration to other departments, and so on. CRM INsurance2 is a tool which brings case management to the next level.
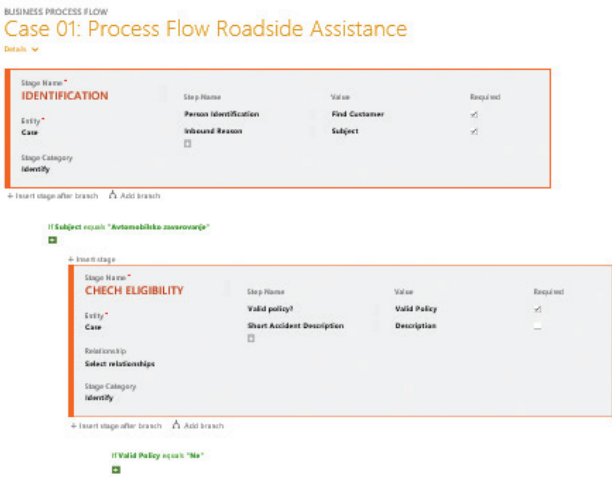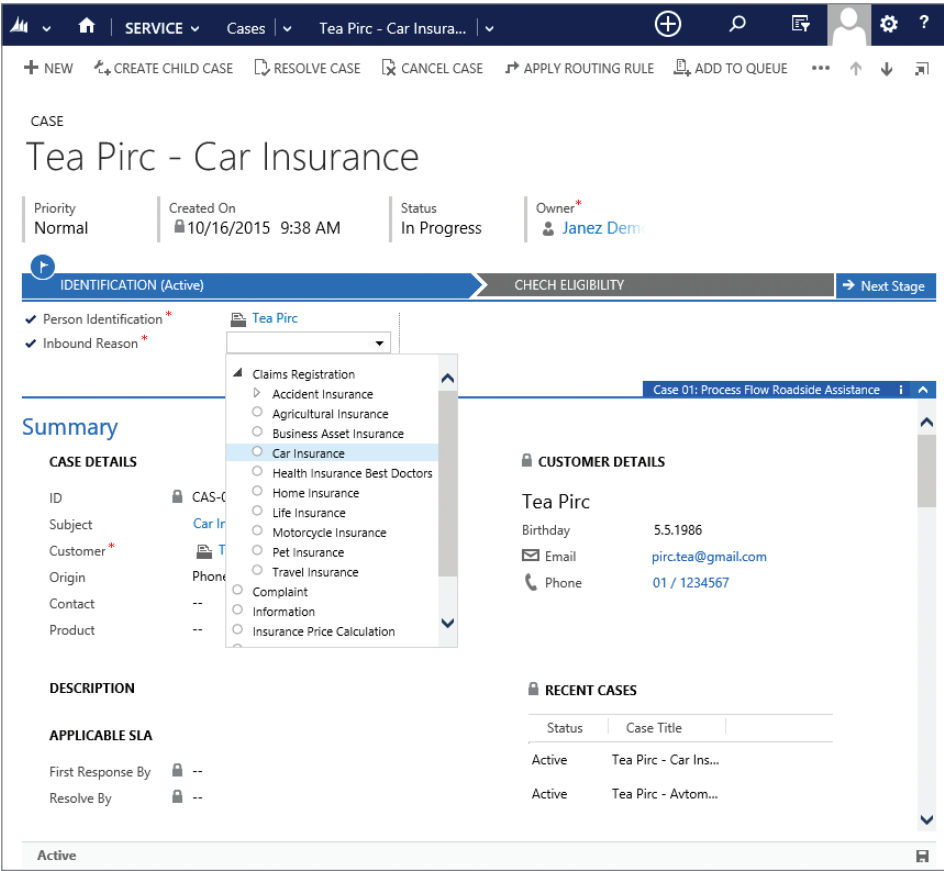
4.3. E-MAIL PRIORITIZATION AND ROUTING

CRM INsurance2 has a number of predefined priority categories for different types of e-mail addresses within the insurance company. These categories establish the sequence of answering to e-mail messages, making for an easier and more efficient e-mail communication. After reviewing the message employees can answer it immediately, store it as a change in related case, route it to one of the processes, forward it to another department for further handling and/or processing or mark it as not relevant to the business.
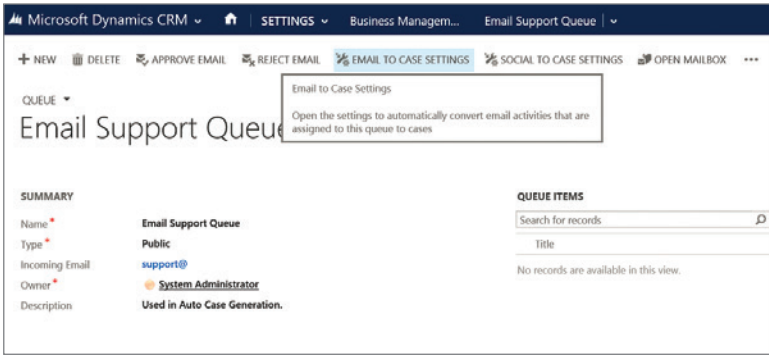
5 LEVERAGE

Key business information in CRM INsurance2 is displayed using dashboards and reports, based on unified parameters at all company levels. Everything is tracked, from sales assistant efficiency, campaigns efficiency, number of new customers to statuses of resolution cases, claims statuses, etc.

5.1. DASHBOARDS & REPORTS

Management interfaces provide overview of entity data, and offer advanced data visualization and drill-down tools which enable users to visually select and extract information and run queries at bottom data layers. Intersection of data is presented in form of custom reports that are easily and automatically generated and distributed according to set intervals. A great care is devoted to the bottom-up data aggregation model which enables review of the same parameters in reports generated at all business levels.
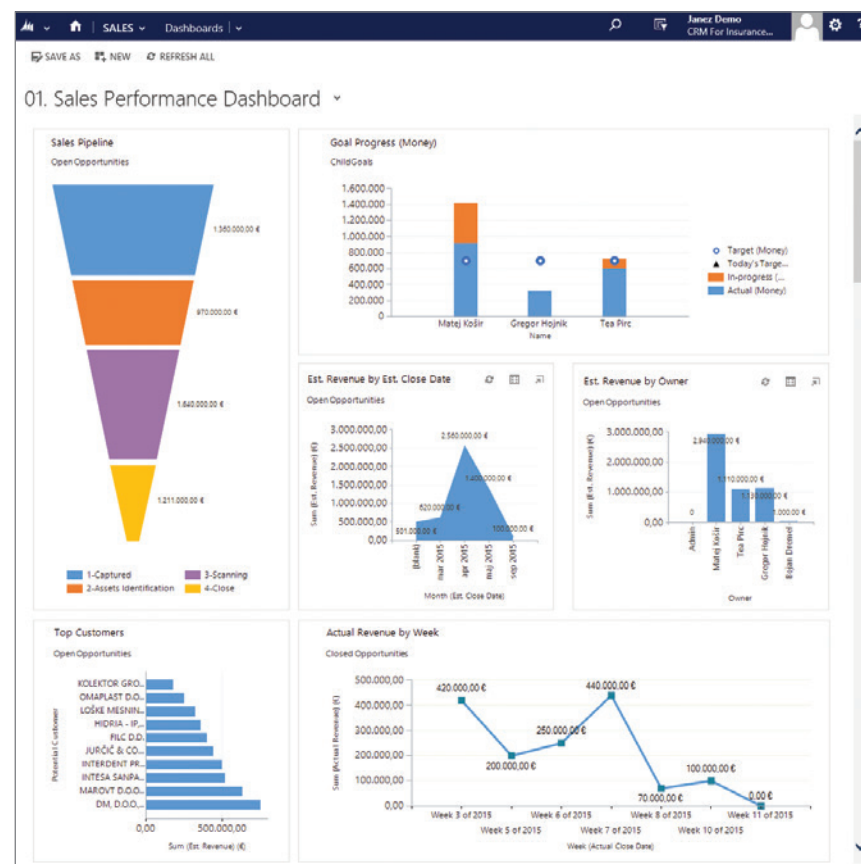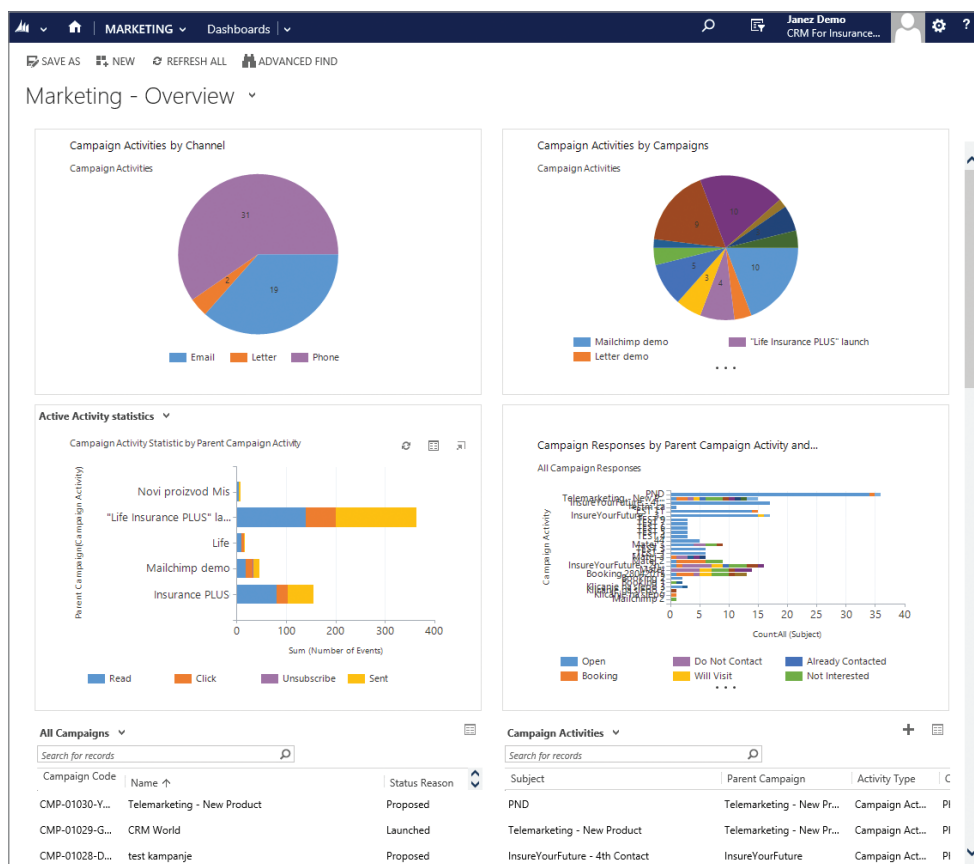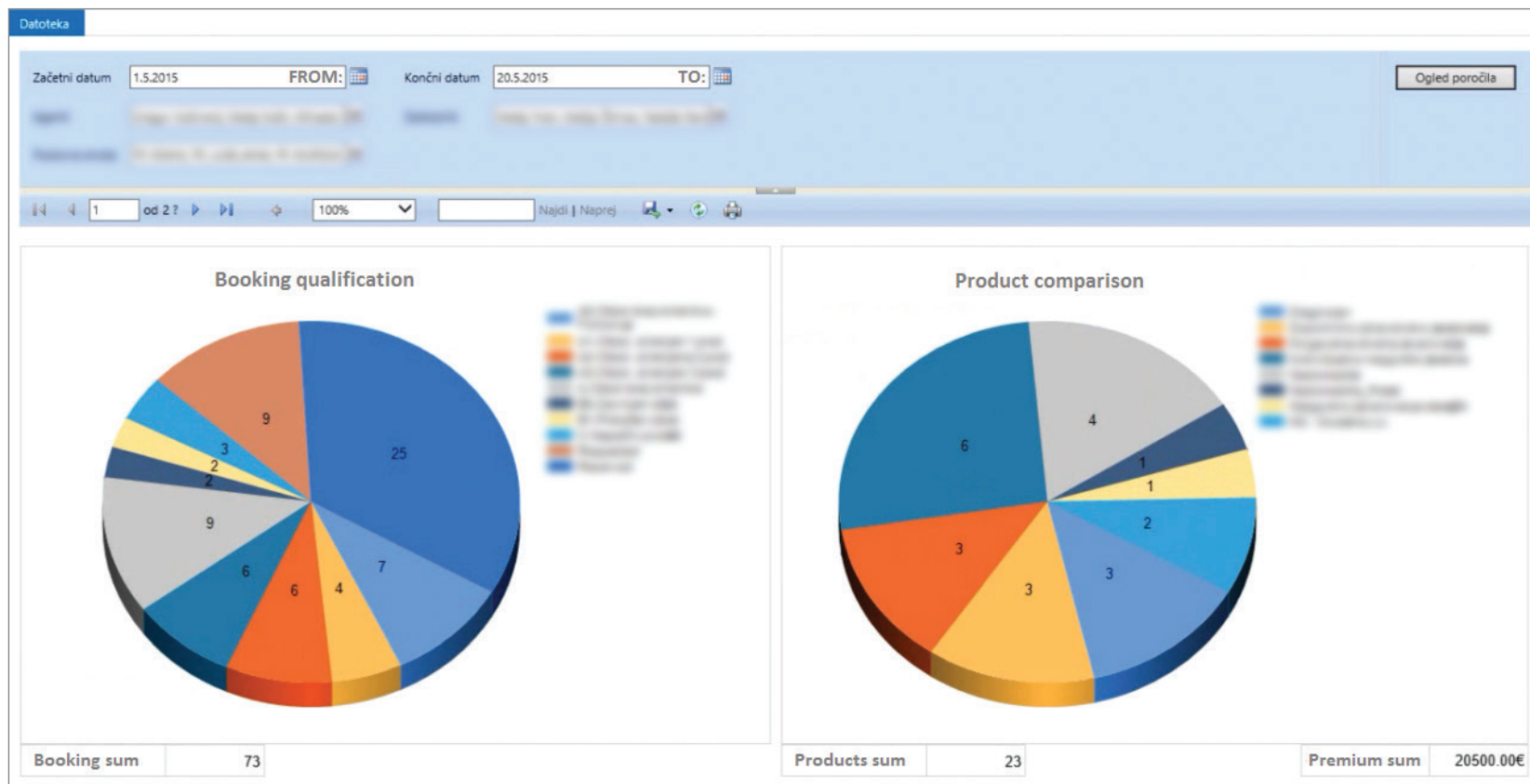
5.2. RETENTION MODULE

The retention module provides an overview of sales assistant activities they performed while retaining customers. This provides insights into which sales assistants were more, and which were less successful, and what were the reasons for customers not to sign contracts in the end. This information enables sales assistants, department managers and company managers to quickly implement corrective measures aimed at customer retention and building customer loyalty.

5.3. ACQUISITION MODULE

The acquisition module provides an overview of data on expenses and efficiency of campaigns, sweepstakes, as well as number of new potential clients. This includes data on conversion success, sales assistant efficiency, current status of opened and closed activities, accounting of contracts closed, as well as data on reasons for unsuccessful conversions.

5.4. POLICY SUPPORT MODULE

This module provides an overview of data on current status of all cases, according to supplied criteria; by arrival channel (telephone, e-mail, meetings), status (open, in processing, closed), importance (low, medium, high), classification, policy holder, etc. The system also provides information on statuses of claims, sorted by each CRM INsurance 2 user, and according to criteria such as contracts closing efficiency, particular individual or entire business unit.

6 CONNECTORS

CRM INsurance2 uses connectors to connect with other software applications in the IT system. This significantly reduces software adaptation and adjustment overheads and shortens the implementation period. CRM INsurance 2 includes connectors for telephony and applications used by contact center agents, DMS connector, analytics and GIS connector, mass/bulk e-mail connector, public databases and communications connector (both for SMS gateways and social networks), and a self-care web portal connector.

6.1. INSURANCECORE APPLICATION CONNECTOR

This is the connector which connects CRM INsurance2 and Insurance Core application. It defines "insurance" data model, i.e. entities, attributes and logic which preforms synchronization between two systems. All of these functionalities, when parametrized to a certain extent, are fully applicable to any other core insurance application. This is the key product feature which reduces software adaptation and adjustment overheads and significantly shortens CRM INsurance 2 implementation period.
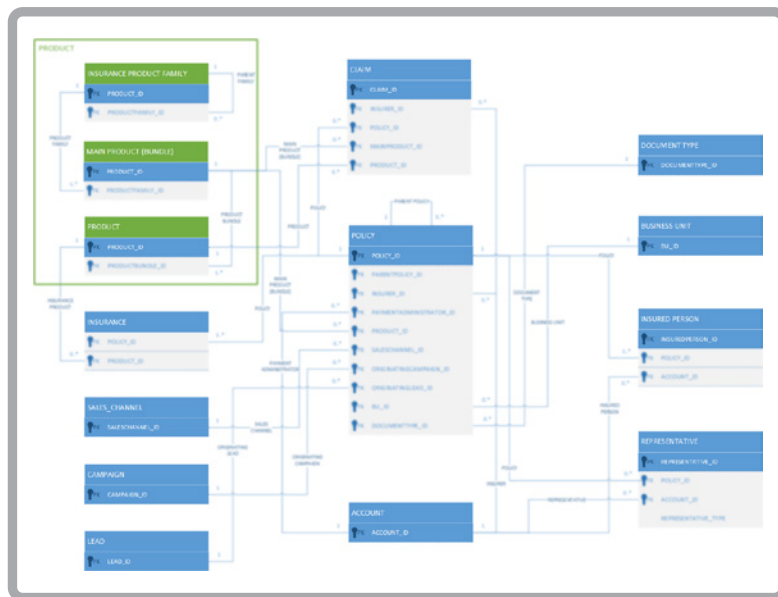
6.2. CC & TELEPHONY SW CONNECTOR POWERED BY USD

Integration of existing telephony solutions and applications used by contact center agents into CRM INsurance2 is of a highest implementation priority. Applications used by agents s connected with the Unified Service Desk, enabling easy access to all information and applications through a unified "window".

Insurance Core Application
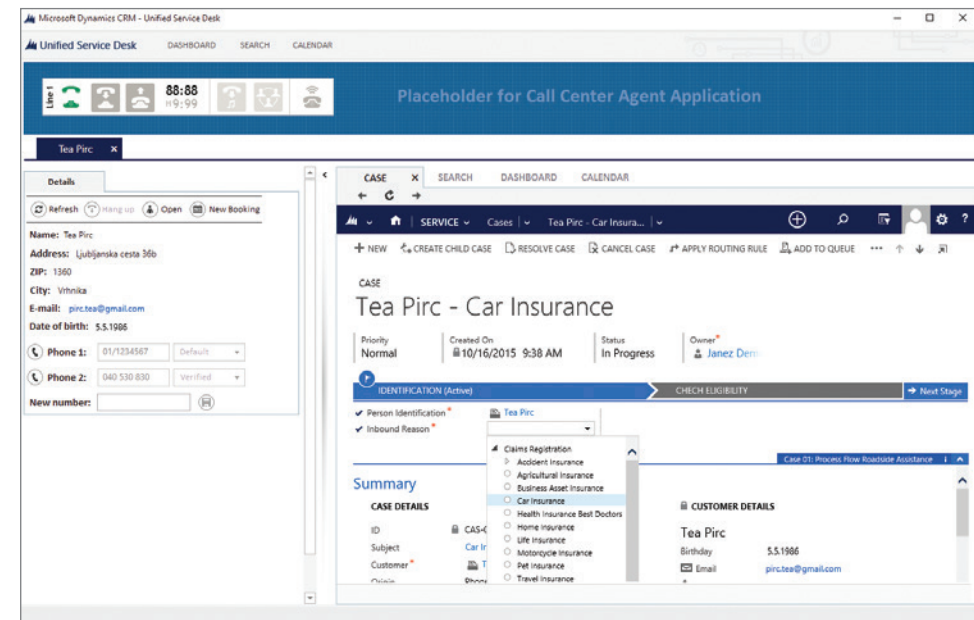
6.3. DOCUMENT MANAGEMENT SYSTEM CONNECTOR POWERED BY BUSINESSCONNECT

Document management connector enables CRM INsurance2 users to directly review documents related to each policy holder, straight from the CRM card. This way each piece of data is provided with a context, which is extremely useful to call center agents. The connector enables documents generated by CRM to be automatically stored and classified within DMS. In essence it constitutes the base for CRM "direct post" channel, supporting information exchange between paper and digital world.

6.4. ANALYTICS & PREDICTIVE ANALYTICS TOOL CONNECTOR

Analytics connector in CRM INsurance2 enables a two-way communication between CRM and users' analytics tools of choice. Data contained exclusively within the CRM segment is sent into analytics system for processing. Results are then routed back to CRM, where they are used in sales, marketing and customer behavior prediction. This data is extremely useful in estimating probabilities for attracting new customers, selling new insurance policies, identifying churn-prone customers, etc.
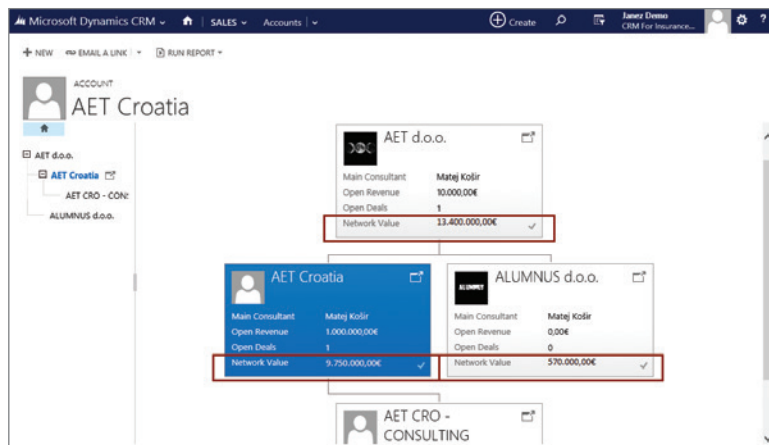
6.5. GIS SEGMENTATION & ANALYTICS CONNECTOR

Insurance companies using CRM INsurance2 can also make use of our GIS database connector. Based on such GIS data users are able to establish whether policy holders live in or close to areas with a higher risk of floods, earthquakes, avalanches, hurricane winds, drought and hail. These areas are visualized via dynamic maps, while connector ensures customer segmentation based on GIS data and targeting with appropriate products.
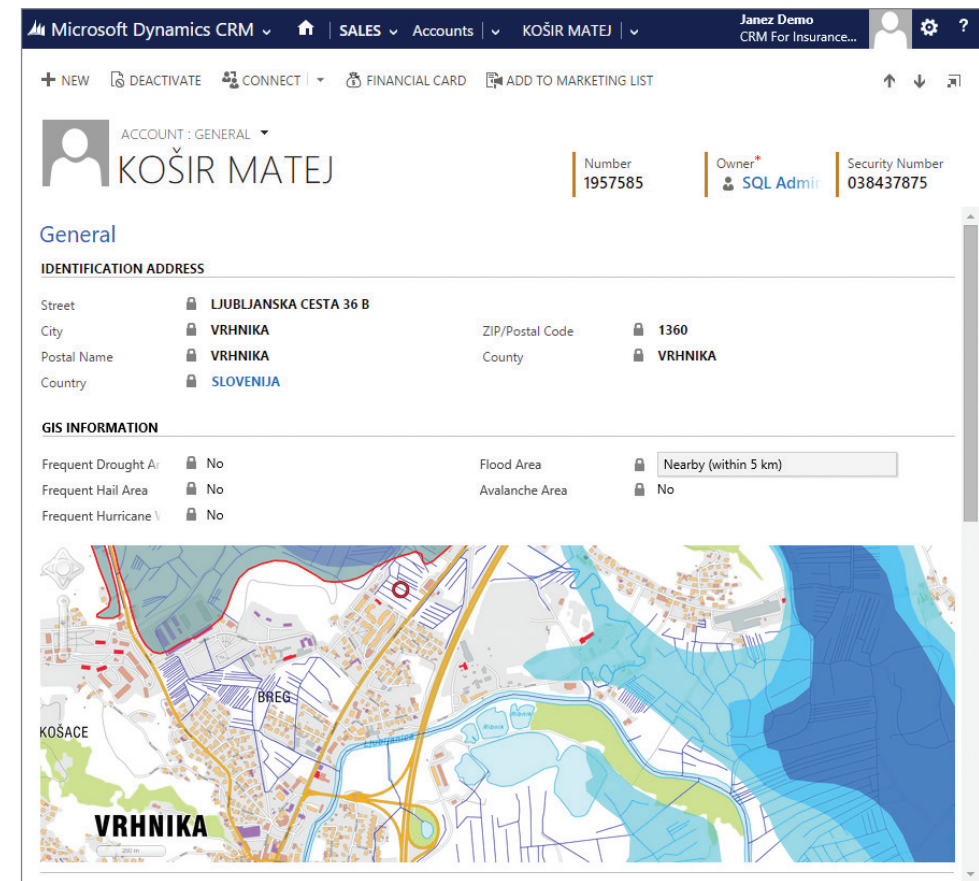
7 COMMUNICATION CHANNELS
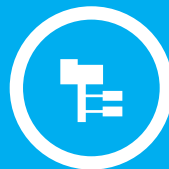
CRM INsurance 2 uses multiple communication channels – from SMS messages, social networks and public databases to communication via mass / bulk e-mail campaigns and self-care portal.

7.1. SMS COMMUNICATION CHANNEL

CRM INsurance2 offers a fully-fledged system for communication using text (SMS) messages. They can be sent to particular customers following a certain transaction, or used in mass communication with the broader customer base. They can be segmented, distributed according to an array of parameters and statistically processed. Along with sending, the system is also able to receive SMS messages, while all inbound communication is recorded and listed on policy holder cards.

7.2. SOCIAL NETWORKS COMMUNICATION CHANNEL

CRM INsurance2 provides insurance companies with a comprehensive social networks communication tool. It supports all leading social networks, such as Facebook, Twitter, LinkedIn, etc. The system uses a specialized user interface which allows administrators to easily participate in conversations, send private messages, sort out "likes", forward communication to other owners and ensure consistency with established quality of communication and its tone. The communication is managed within the unified application and is recorded in historical and chronological order - along with other types of communication happening over other communication channels.
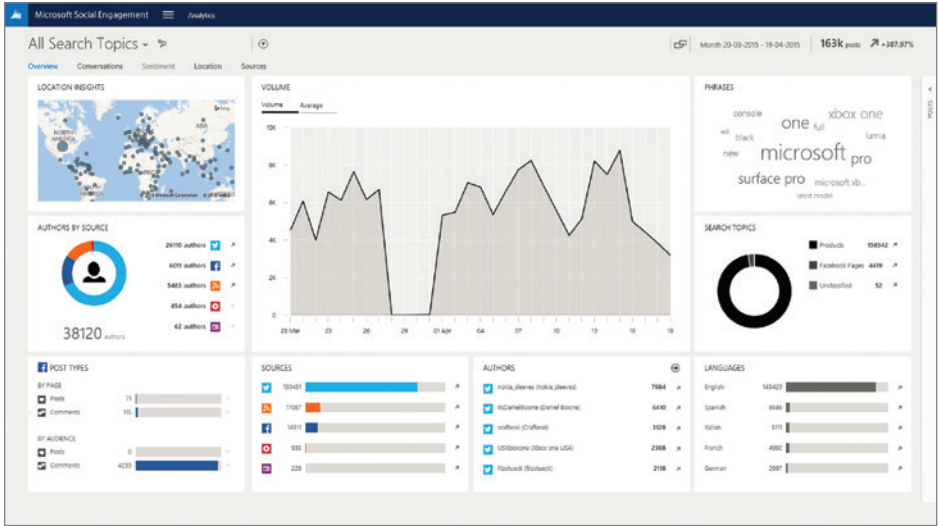
7.3. WEB & SELF-CARE PORTAL CHANNEL

CRM INsurance2 offers a fully-fledged system for communication using text (SMS) messages. They can be sent to particular customers following a certain transaction, or used in mass communication with the entire customer base. They can be segmented, distributed according to an array of parameters and statistically processed. Along with sending, the system is also able to receive SMS messages, while all inbound communication is recorded and listed on policy holder cards.

7.4. BULK / MASS E-MAIL COMMUNICATION CHANNEL

CRM INsurance2 provides insurance companies with a comprehensive social networks communication tool. It supports all leading social networks, such as Facebook, Twitter, LinkedIn, etc. The system uses a specialized user interface which allows administrators to easily participate in conversations, send private messages, sort out "likes", forward communication to other company departments and ensure consistency with established quality of communication and its tone. The communication is managed within the unified application and is recorded in historical and chronological order - along with other types of communication happening over other communication channels.

7.5. PUBLIC DATA BASE CHANNEL

Certain data types can be input into CRM INsurance 2 by selecting codes from the codebook. This is applicable to all data integrated with public sources. For example, when entering data on new business partners users can look up relevant data using the unified register of business subjects. The same is done with policy holder data. This eliminates a significant amount of input errors and accelerates data entry.

8

ABOUT
IN2 GROUP

IN2 was established in 1992 in Zagreb, Croatia, as a company specialized in development of customized software solutions. Over the years company grew into IN2 Group and now operates in 7 countries of SE Europe through interconnected companies. IN2 is Oracle Platinum Partner, as well as Microsoft Network Partner with 2 Gold and 7 Silver competencies. Partnerships with global companies and expertise in Java and Open Source technologies signifies that IN2 Group uses proven technologies in developing solutions and continuously work on technical competency.

COMPETENCIES

In order to provide complete service and full business support, IN2 has designed services portfolio that covers the majority of the client's most important business needs: development, implementation and support of customized software solutions, IN2 ready-made products and implementation of standard business solutions.

SERVICES

• Vertical business solutions
• Support for standard business processes
• Software design and development
• Technical support
• Integrated security
• Application integration
• Business continuity

IN2 PRODUCTS

IN2 has portfolio of custom made products designed for: public, health and financial sector, insurance, retail and telecom. They address customer's specific business needs and could be easily integrated into existing business environment. Implementation is encompassed with education, maintenance and help-desk services for end-users.

COMPANIES BUSINESS CERTIFICATES

IN2 certified its business processes and gained certificate ISO 9001:2008 for Quality management system compliance and ISO 27001 for Information security in all business segments. Both certificates prove that the company is following international standards and norms in business activities.

Croatia
IN2 Zagreb
IN2, office Pula
IN2, office Osijek
IGEA
INsig2
INbet2
INsite2
IN2data
IN2trace

Bosnia and Herzegovina
IN2 Sarajevo
megaIN2

Albania
IN2 Tirana

Serbia
IN2 Belgrade
IN2 Dynamics

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IN2, subsidiary
Pristina

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IN2 Skopje

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IN2 FINANCIAL SECTOR REFERENCES

VZAJEMNA zdravstvena zavarovalnica

modra zavarovalnica

KAPITALSKA DRUŽBA

Zagrebačka banka
UniCredit Group

KVARNER
VIENNA INSURANCE GROUP

SKUPNA
POKOJNINSKA DRUŽBA d.d.

Lido-osiguranje

MOJA NALOŽBA

UNIQA

PBS.
POŠTNA BANKA SLOVENIJE, d.d.
Bančna skupina Nove Kreditne banke Maribor d.d.

NLB

AdriaticSlovenica as
Zavarovalna družba d.d. • Članica Skupine KD Group

PRVA
Članica skupine Prva Group

SOCIETE GENERALE

BANKA KOPER

PROBANKA

DDOR
NOVI SAD

GENERALI

SARAJEVO OSIGURANJE

Raiffeisen BANK

triglav

ERSTE BANK