Travi@ta
CRM Solution for Insurance Carriers

Customers are moving faster.
How will you follow them ?

A REALDOLMEN SOLUTION
Travi@ta

Customer Centricity in Insurance

Over the past decade customer behavior and expectations have drastically changed. Insurance customers are becoming harder to attract and retain. Sales costs are high because of the lack of integration between agent and carrier systems, resulting in fragmented views of customer households and consumers' changing needs.

Insurer carriers are increasingly turning **from a policy-centric to a customer-centric approach** that helps them reduce operating costs while better equipping agents, brokers, and service representatives to improve the customer experience.

Whether you are an Insurance carrier serving a direct or indirect distribution network or a mix of both, you are looking for Industry Solutions that allow you to be more productive when collaborating, transacting and servicing clients across channels and devices.

These solutions should support you in driving customer acquisition and retention, achieving break-through business insight and supporting mission critical operations, whilst being able to evolve with your business with a perfect control over the budget.

Here's the good news: you are not forced to tackle these challenges alone! Increase customer engagement, channel optimization, customer retention and premium growth with **Travi@ta CRM for Insurance Carriers**.

Travi@ta CRM for Insurance Carriers has been designed to help Insurance carriers achieve CRM success by bringing together the ideal combination of the market leading CRM platform (Microsoft Dynamics CRM), our industry focused software solution and our Financial industry consulting expertise.

In a changing world where digital introduces new channels for Insurers to interact with customers and capture their information, customer behavior is also changing. Relationships with Insurers are not transferred from generation to generation anymore, insurance policies become consumer goods and customers don't hesitate to compare products online and change supplier, while expecting to be able to buy, pay and sign online.

Travi@ta supports insurance carriers with **multi-channel** delivery solutions, enabling you to be present in the lives of your customers any time, any place, across any channel or device.

Our solution includes insurance specific business processes to address the challenges and priorities that are specific to your industry:

Travi@ta *(n.f.)*: complete suite of CRM solutions for Financial Services developed by RealDolmen on top of Microsoft Dynamics CRM. These solutions are tailored to fit the unique processes of CRM users in the Financial services industry. Travi@ta CRM for Insurance Carriers is part of this suite.

Successful business is all about customers -- finding, serving and keeping satisfied, loyal customers. The most important thing you can do, as an Insurer, is to keep your current customers and encourage them to continue to buy from you. These important customer relationships must be managed across the enterprise, among sales, marketing and customer service.

Successful Business is all about Customers

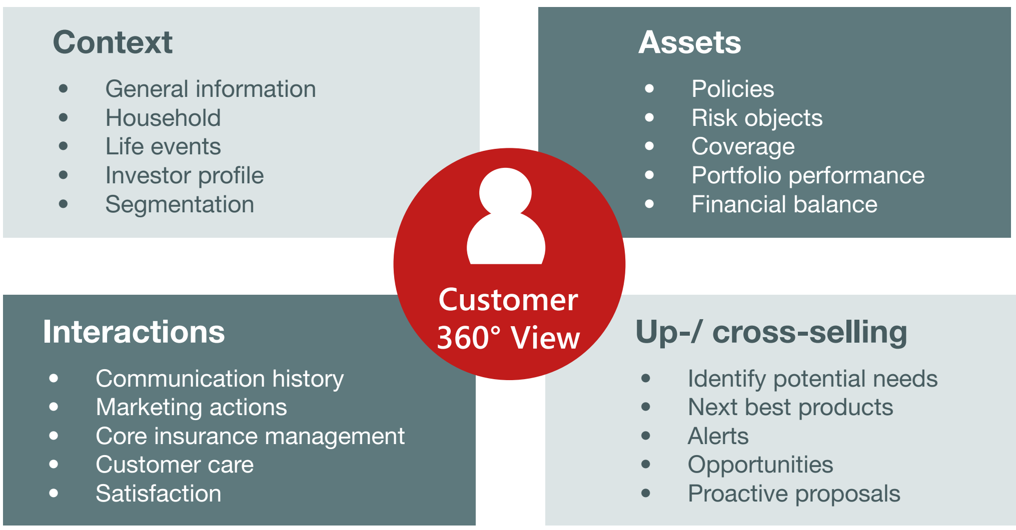
Know your customer (KYC)
Knowing your customer is always a priority: talking about a "relationship" with a customer is only possible when you know who they are, what products or services they prefer and how they would rather keep in touch with your company. All activities in sales, marketing and services benefit from a thorough knowledge of the customer.

The **Single View of the Customer** centralizes information about your parties (policy holders, beneficiaries...) that is often spread over different departments in one single 360° view: general information, relationships, households, current policies, premiums, opportunities, open claims, alerts, assets and liabilities, accounting balance, ...

Optimize policy renewals and up-sell opportunities
Show your customers you know and care about their needs. Track client contacts centrally, create nurture campaigns to strengthen ties, and identify the right products and services to meet client-specific needs. Identify connections between primary policy holders and family members. Identify high-value clients and develop appropriate, targeted / segmented marketing campaigns. Automated alerts and customizable workflow help increase client loyalty, improve service at renewal, maximize opportunities to cross-sell products and services, manage policy renewals, and reduce the time required to resolve customer inquiries.

Acquire new business
Improve your onboarding process and attract more new clients by easily tracking leads, scoring them and better identifying and managing opportunities. Capture, qualify and convert your leads into opportunities. Set up automated lead nurturing marketing campaigns. Gain unprecedented visibility into the sales pipeline with real-time dashboards and contextual analytics.

Provide a multi-channel experience
Be present in the lives of your customers any time, any place, across any channel or device. Allow your customers to communicate with you in the way that suits them most, with the device they chose. Set up a self-service portal, increase your agents' mobility by giving them a tool that allows them to work and make visit reports wherever they want. Set up email marketing campaigns to stay in touch with your customers.



Manage your Distribution Network

Travi@ta contains all the insurance specific functionalities and database structure needed to support Direct and Indirect distribution channels or a mix of both models in a single environment.

When working with **intermediaries** (**B2B2C** business model), Travi@ta can support business processes focusing on the animation of the distribution channel and follow up on the sales pipeline.

Know your Broker (KYB)
Whether you are relying on an internal network (agencies) or working with external companies (brokers), intermediary companies and their collaborators can be managed in our Travi@ta solution.

The **Single View of the Broker/intermediary** will give you a **720° overview** of the broker, specific agreements and mandates, the portfolio composition and market share, business plan and goals achievement, business profile, organization (collaborators), status and rating, customer preferred target, the connected contact persons from the insurance company and their role, a timeline that shows an overview of the last activities, etc…

Monitor broker performance and mandates
Track each broker's performance and create alerts to identify brokers who may need additional training and education. Follow up on goals on a daily basis and intervene where necessary, based on Key Performance Indicators (KPI's).

Manage agreements concluded with each individual intermediary and follow up on mandates that attest the capability of selling specific products.

Improve communication with your brokers
Brokers are usually not tied to one brand, which makes relationship management even more complex. Support independent brokers more effectively with targeted multi-channel marketing campaigns, and offer them more opportunities for incentives, training and personal development. As a result, the quality and frequency of communication between business managers and brokers will improve, and broker recruitment and retention will increase.

> *"The success of our Broker Relationship Management solution today is best judged by the increase of visits by business managers to the network of brokers and dealers throughout Belgium. The solution extends far beyond its original purpose of performance management. It is helping to develop marketing and distribution planning, and improving communication between brokers and the AXA head office."*
>
> J.S., Business Solutions Manager

Context
- General information
- Company structure & employees
- Agreements
- Mandates
- Segmentation

Portfolio
- Product mix
- Growth
- Performance
- Market shares
- Selling opportunities

BROKER 360° View

Channel animation
- Business areas
- B2B2C marketing actions
- Trainings, incentives & seminars
- Sales materials
- Support

Business management
- Business plan
- Goals
- Production figures
- Commissions
- Financial dashboards

Support your Business Processes

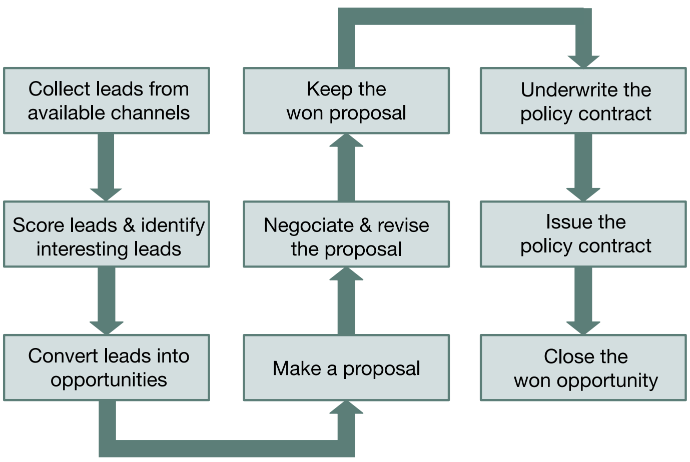
Increase operational efficiency
Automate repetitive manual tasks and eliminate duplicate data re-entry by creating one central source for all policy holder information.

Acquire new business.
Conduct integrated, multichannel marketing campaigns and track response and close rates, focusing on the most effective activities and giving agents specific follow-through steps.

Improve service.
Collect and share deeper levels of customer knowledge to improve service levels at key points of the client relationship, such as during renewal, and to enable client-facing professionals to identify the most appropriate products, whether term life, annuity, auto, or home.

Benefit from Business Intelligence capabilities
Import data from back-end systems and use business intelligence capabilities to create dashboards and reports on agent/broker productivity, new business success, client loyalty, claims processing, and more.

Incorporate regulatory and compliance changes
Ensure products and policies are being sold and managed in full compliance. Centralize and streamline claims contact management with automated workflow to help ensure all steps are completed on time and within approved, compliant processes.



Integrate Existing Systems and Solutions
Integrate existing or custom-developed underwriting, policy, and claims administration systems in a composite view, freeing up agents and brokers to manage relationships.

Automate your Workflows
Automated alerts and customizable workflow can help agents, brokers, and service representatives maximize opportunities to cross-sell products and services, and reduce the time required to resolve inquiries. Automated workflow streamlines processes across functional components including underwriting, policy, and claims systems.

Collaborate better with your internal/external networks
With the integration of Lync, Skype, SharePoint, Yammer, Outlook and Office 365 in our solution, your collaborators have all the tools they need to work better together.

Manage your Policies

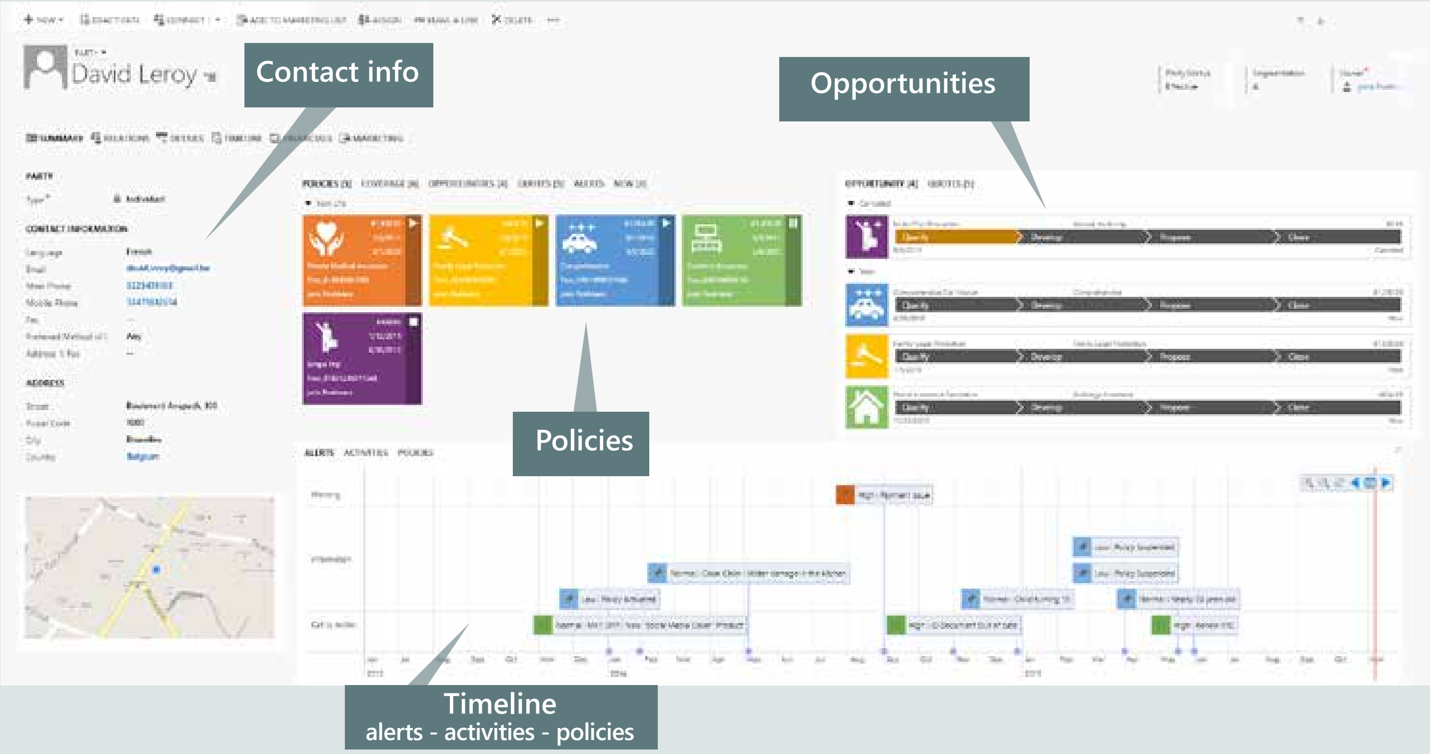
Manage policies directly in the system or by retrieving information managed in another system. Easily access the information related to a policy such as the policy holder, the beneficiaries, risk objects, clauses, account balance, etc.

Centralization of Policy Holder Information
Integrate sales, marketing, and customer service functions, allowing your agents and service representatives to access and share complete information across departments, product lines, channels, or intermediaries.

Each member of the client service team has access to information that includes customer profile and history, relationships, and support records, increasing client confidence and improving office productivity. Information on prospective accounts is captured, so even if they don't accept the initial quote and move to policy origination, the service team can keep them as a lead and contact them again.

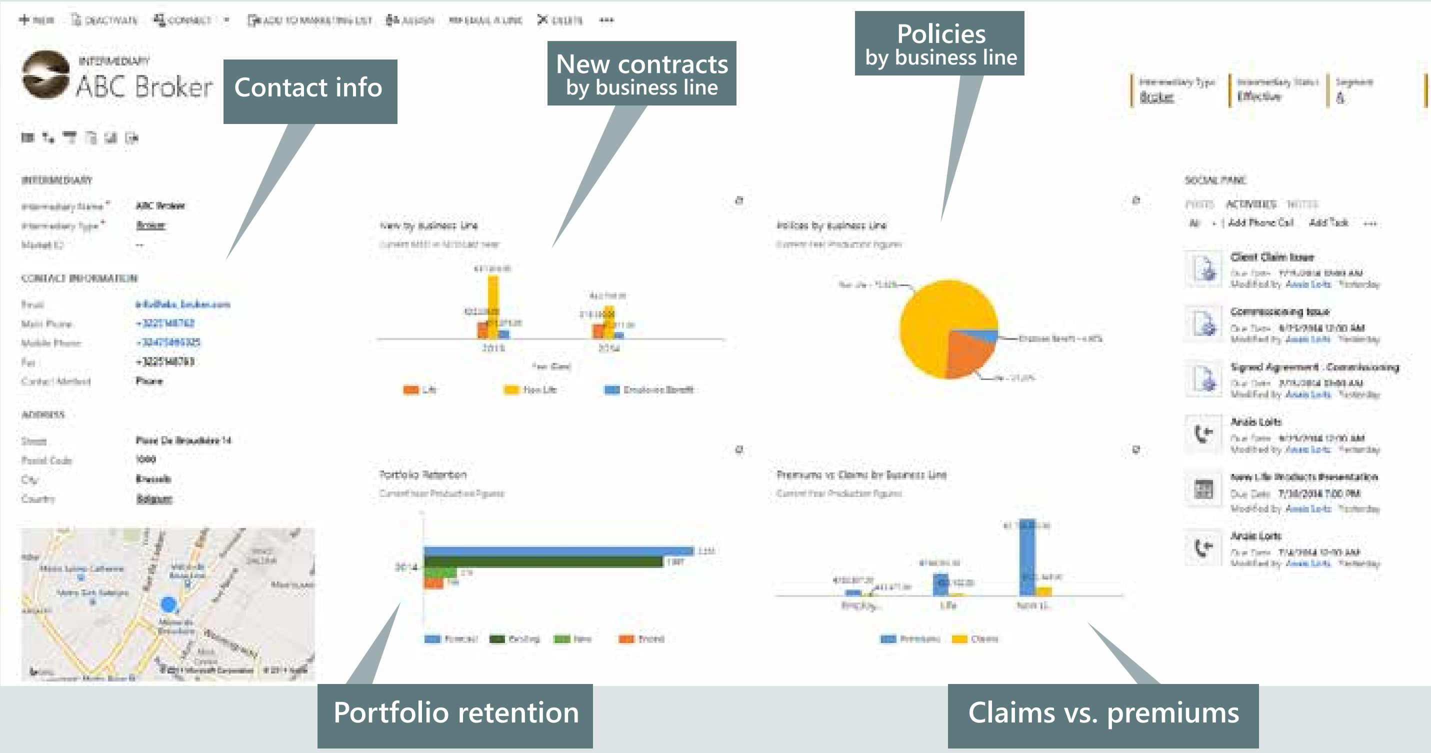
Policy Lifecycle
Policy management is articulated around a policy lifecycle: being created, active, suspended, being cancelled, cancelled. Track all changes in policies into separate versions with policy versioning.

Single view of the CUSTOMER



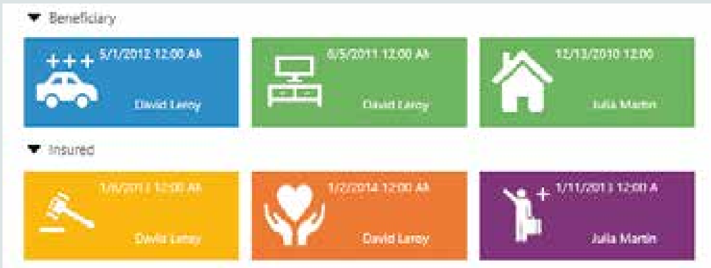
Single view of the POLICY

Single view of the BROKER

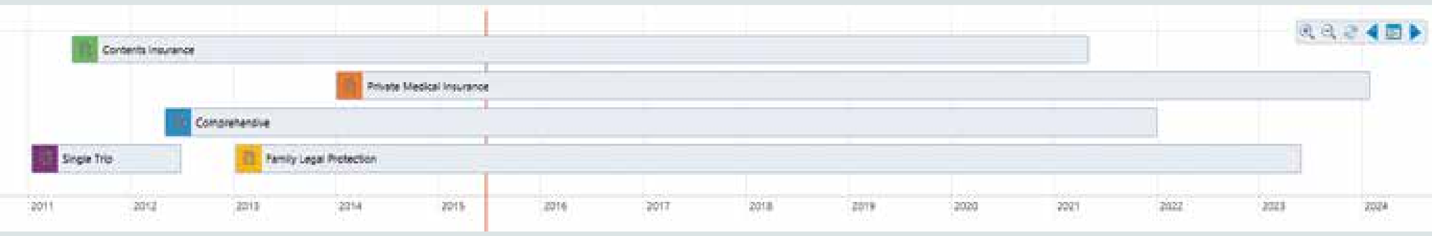


Visualisation of policy details

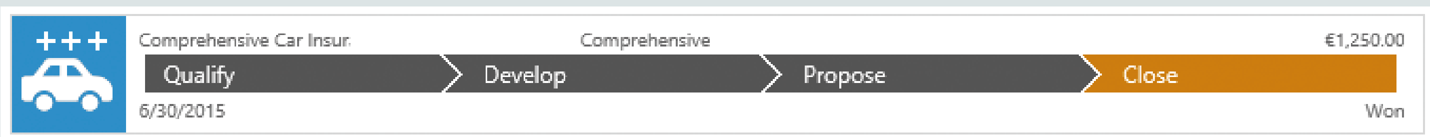
Policy coverage



Policy Timeline



Quote overview & progress



Build your own Single View

With **Single View Builder,** you can build personalized Single Views by grouping any kind of information about any entity that is important to you in one single screen: Single View of your customers, marketing campaigns, cases, policies, ... Possibilities are endless.

Tile View: visualize the information using personalized tiles: choose your icons, background colours, visual indicators and text placeholders.

Tree View: get a cross-entity hierarchical view with the dynamic, performance optimized Tree View pane: apply filters, configure tooltips, change colors, add icons, ...

Timeline: display and zoom in on past, current and due activities and events in the journey of a contact, lifecycle of a policy, case,...

Map View: bring maps into your single views. Built on Google Maps, the map view can serve many scenarios: display all leads or opportunities around a contact to be visited in the future; display the territory of a broker by analyzing its portfolio; show all sales of a specific product, etc.

Display **process stages.**

Manage your Sales Visits

Sales Journey Assistant helps sales forces organize (recurring) visits and supports them during the entire sales journey.

Qualify: select which customers to visit based on previously defined rules.

Prepare: generate and optimize your itinerary and get a summary of your customer's history and subjects to be discussed.

Visit: take notes and define action points on-the-go.

Debrief: complete the visit report and easily define follow-up actions (phone calls, automated nurture emails or other activities) based on the information in the report. When the visit report is finalized, an automated validation mechanism can be put in place. It includes an escalation process with reminder emails or tasks when the validation process is not completed in time. Once validated, the follow-up actions specified in the visit report are automatically generated.

Report: print out reports before and after the visit, for both internal use (to share with your team) and for external use (to share with your customer). Statistics are also available (visit report status, escalation report status etc.).

Better Collaboration

Native integration with Microsoft productivity, collaboration and communication tools.

More functionalities

Marketing Management
Identify high-value clients, segment your target audience and develop appropriate, targeted multi-channel marketing campaigns. Manage campaign responses and calculate return on marketing investment (ROMI).

Reporting / Dashboards
Benefit from dashboards tailored to individual user groups, which can be configured by non-IT users. Drill down to the individual records that make up a report. Create reports on any data within the solution or from external applications.

Product catalog
Manage your product catalog: product branches, products and guarantees. Get an overview of product usage, performance (premiums vs. compensation), segmentation, etc.

Due to the specificities of price calculation, it is possible to integrate a premium rate calculator/simulator. This integration reduces the needs of maintaining the pricing configuration in many systems and also guarantees that the calculated price is the same whatever the quotation tool used.

Compliance Management
Incorporate regulatory and compliance changes to help ensure products and policies are being sold and managed in full compliance.

Centralize and streamline claims contact management with automated workflows to help ensure all steps are completed on time and within approved, compliant processes.

Contact Management
Manage complex hierarchies within syndicates, groups, offices or specialist departments. Track detailed information around personal preferences to drive marketing / event invitations.

Segment by region, class of business, or specialism. Track soft relationships between people and companies within the system such as: 'former employee', 'plays golf with', 'influencer' etc.

FEATURE SUMMARY
SALES PROCESS
Customer single view (360°)
Lead generation & qualification
Capture opportunities from other systems
Full sales journey support (qualify, prepare, visit, report)
Premium simulation/calculation tools
Customers as an individual, company, or group
Household management
Account balance (follow-up payments)
Know your customer (investor profile, segmentation, …)
POLICY MANAGEMENT
Policy single view
Insurance products and warranties management
Parties management (beneficiaries, policy holders, …)
Risk objects management
Policy lifecycle (project, active, suspended, cancelled, ...)
Policy underwriting
Core Insurance management
DISTRIBUTION NETWORK MANAGEMENT (B2B2C)
Brokers/agencies and their employees
Broker single view (720°)
Agreements and mandates
Production figures
Market shares and competitors
MARKETING AUTOMATION
Target audience segmentation
Multi-channel marketing campaigns
Campaign responses
ROMI (Return on Marketing Investment)
CUSTOMER CARE
Customer claims
Intermediary support
Self-service portal
Case management
OTHER
Activity management (emails, todo's, appointments, …)
Reporting with real-time dashboards
Outlook integration
Integration with collaboration tools

Proven Expertise

RealDolmen is a leading CRM provider with a special focus on Financial Services and more than 10 years of expertise in Insurance. Many Insurers with thousands of CRM users already benefit from our CRM solution for Insurance Carriers, like AXA, AG Insurance, Delta Lloyd Life, Baloise and KBC.

AG INSURANCE

"What is the average process time? How many open "to do's" are there by department? Thanks to the information provided by our CRM solution, we can manage our KPI's even better."

Jane Walraevens, Head of Save & Invest Life Insurance

Baloise Insurance

"In the past, a lot of time was wasted searching for information. Now, because important information about the brokers and sales figures is easily accessible in one place, each account manager gains 2 hours a week"

Noël Van de Velde, Manager Distribution Support

AXA

"Our CRM solution contains absolutely everything about every link in our distribution network: agreements, people taking part in actions, phone calls between brokers and contract managers, training cycles to meet the requirements of the FSMA, performance dialogues, rate deviations, etc."

Jean Swalus, Business Solutions Manager

delta lloyd

"Good assistance means: knowing the adviser's profile, knowing our contact history with him and sharing this information internally... Our BRM solution allows us to realize a dream: that of building a real digitized service strategy towards the external financial adviser."

Alexander Hof, Marketing Project Leader

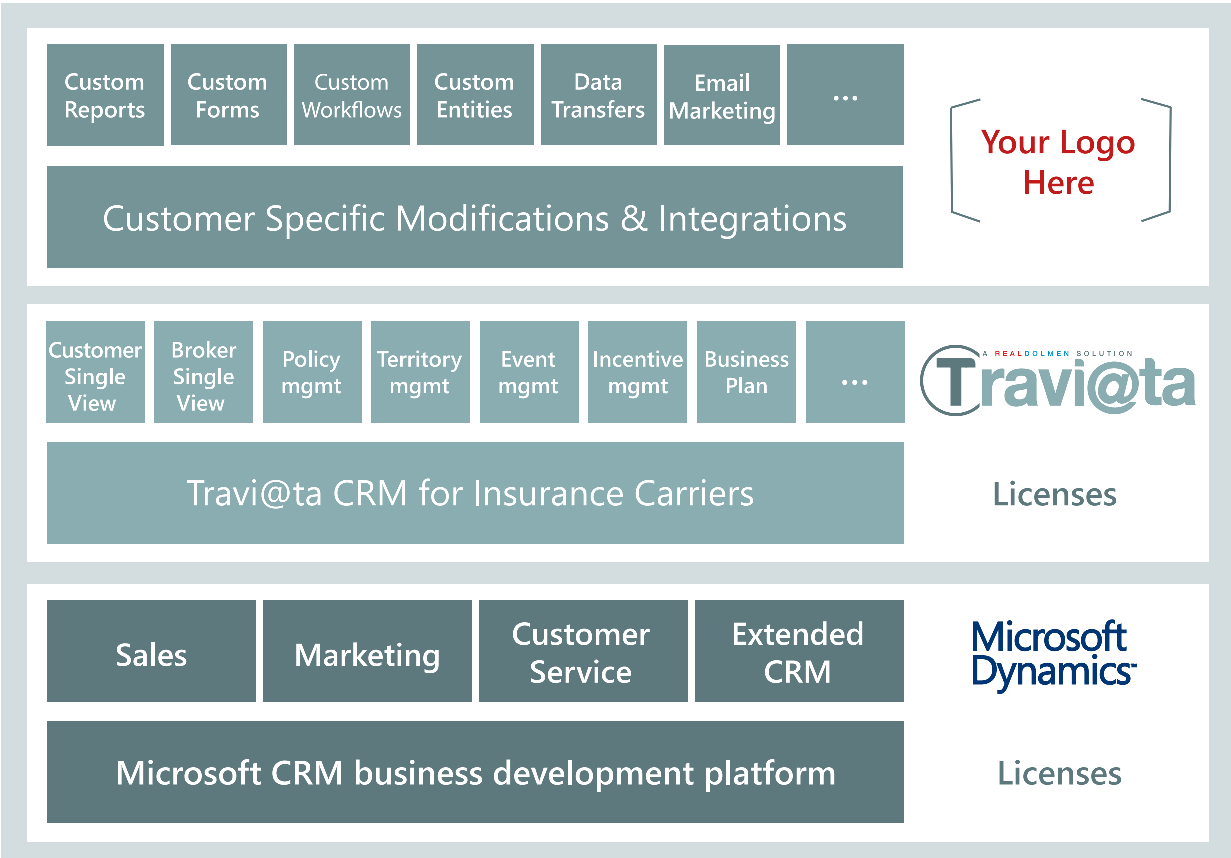
Why choose Travi@ta CRM for Insurance Carriers?

Travi@ta helps Financial Services companies achieve CRM success by bringing together the ideal combination of the market leading CRM platform, industry focused software solution & Financial industry consulting expertise.

We start with Microsoft Dynamics CRM, known CRM leader, used by 6000 Financial Services Companies and their 1.000.000 users worldwide. It's also the only CRM platform with native integration with the office productivity, collaboration and communication tools that Financial Services professionals use every day.

On top of Microsoft Dynamics CRM, we deliver Travi@ta, a CRM solution for Insurance Carriers developed by RealDolmen. This solution is tailored to fit the unique processes of CRM users in the Insurance industry. Travi@ta CRM for Insurance Carriers has been built upon years of experience helping Insurers to successfully implement Microsoft Dynamics CRM. With each new project, we listen and we learn. From that experience, we crafted a solution including industry metrics and workflows that improve the quality of each implementation.

In close collaboration with your team, our team ensures that the solution fits your business perfectly & helps you meet your real business objectives. By combining the value of the Microsoft Dynamics CRM platform with our industry approach, **we deliver success faster, and cheaper.**



Infrastructure environment: the power of choice

Travi@ta CRM for Insurance Carriers is available in many flavours. It can be installed on-premises on your private infrastructure. With this architecture you have the full controll over the system and its performances.

If however you want to externalize the infrastructure management, it is possible to install Travi@ta on Microsoft Dynamics CRM online in the Microsoft public cloud. With this solution, your costs are spread throughout the lifetime of your system, with a "pay as you use" principle.

You can also mix the first two possibilities. The RealDolmen Data Center gives you the possibility to control the characteristics of your infrastructure in a private cloud by delegating the maintenance to our managed services department and by spreading costs over the system lifetime.

3 possibilities. Your choice.

Why choose RealDolmen?

We make ICT work for your business.

RealDolmen is not a standard ICT company. ICT companies almost always focus on and depart from technology. RealDolmen focuses in the first place on the result that its customers can achieve and works towards the technological part.

We at RealDolmen are convinced that ICT should make people's and companies' work simpler and more efficient. Isn't that what ICT is all about? We are sure that if you make something simpler, you make it more efficient at the same time.

We make ICT work perfectly for your business by standing close to you, getting to know you and understanding what you do and what makes you tick.

We work every day to develop innovative solutions in line with your business, striving to make your lives easier by being experts in what we do.

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REALDOLMEN

A. Vaucampslaan 42, B-1654 Huizingen, Belgium
Tel +32 2 801 52 50 - infoCRM@realdolmen.com

WWW.REALDOLMEN.COM - WWW.TRAVIATA.EU