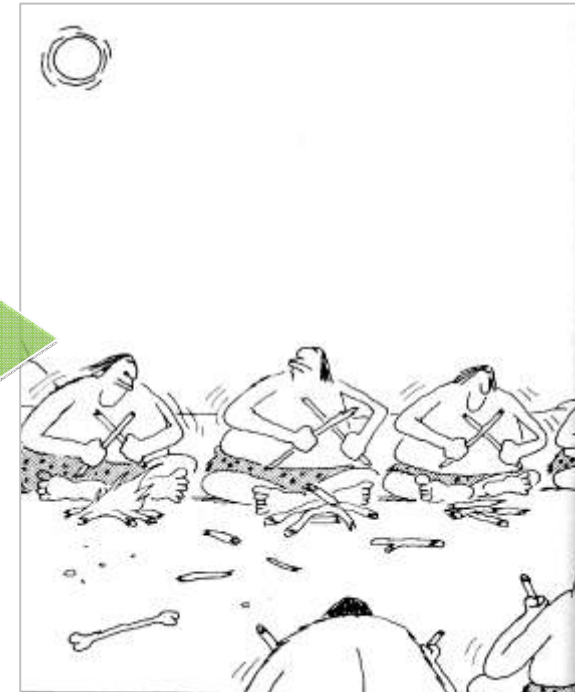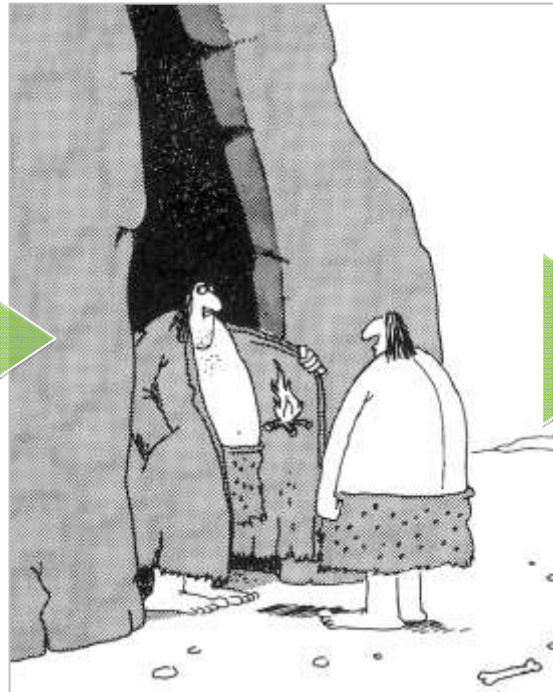# Mobile apps as a tool of Customer value management

Din Park

AEB workshop
April - 2012

Allianz (il)

Mobile will be a BIG part of the relationship

Trends of 2012
- people are "hostages" of internet and mobile services
- mobile apps are becoming more and more popular
- global Smartphone sales overtaking desktop & notebook sales

In order to
- become a part of people's mobile life
- meet users/customers expectations
- create customer engagement and loyalty
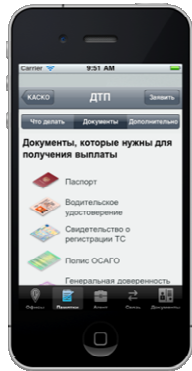- be visible through mobile advertising

We need and want to
- provide mobile services/apps for the most relevant service areas
- test and learn in mobile advertising
- establish and ensure Allianz mobile standards in Russia
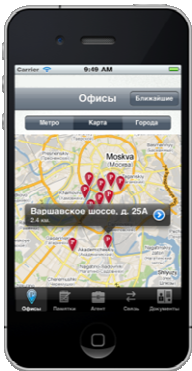
Customer value of our mobile application

Managing insurance needs | **Time saving**

Personal info
- Clients can keep all personal info necessary for insurance (passport, driving license, vehicle and insurance policy data)
- All these data is automatically filled in case of request on insurance as well as informing the company about the claim
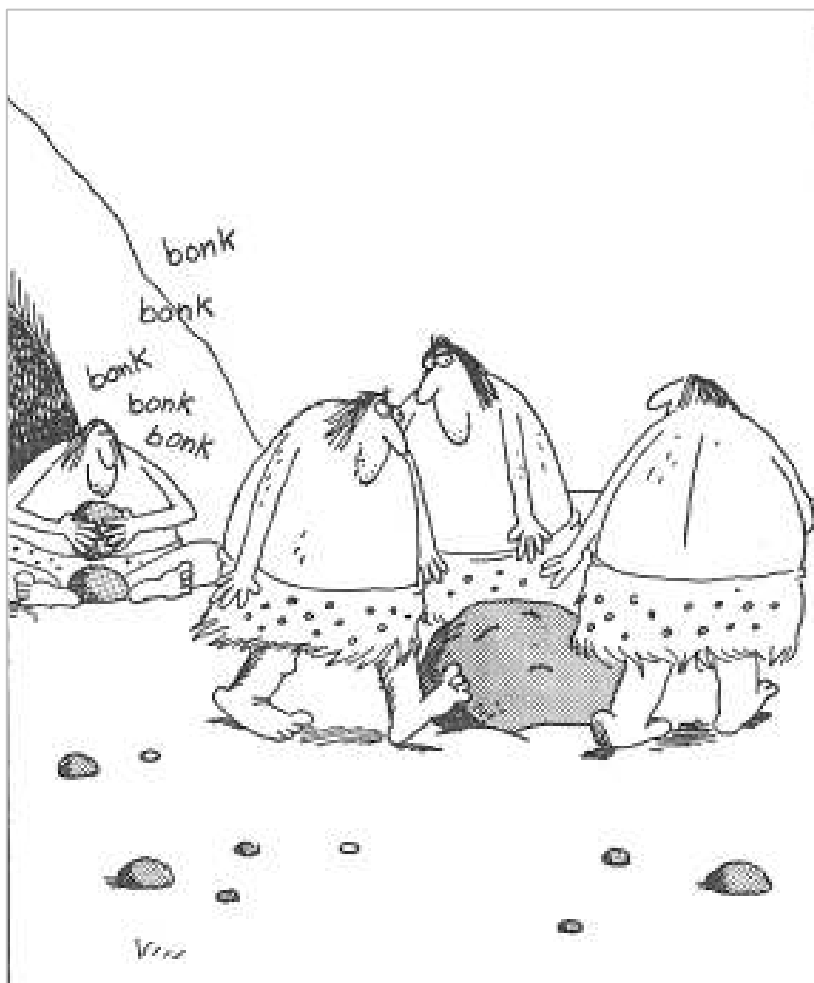
Contact the company
- Contact Allianz or ask for call-back
- Search for the nearest OE offices (GPS location)
- Show information on the chosen office (its working hours and services it provides)
- Leave a comment on Allianz services
- Ask questions via a special feedback form
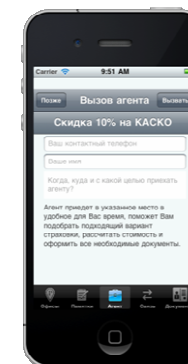
Customer value of our mobile application

| Managing insurance needs	Time saving

Sales
- Call an agent who will arrive to the address the client indicates
- Buying via the application a client receives 10% discount
- Get a quote and order MOD and OMTPL insurance
- Log-in to Client Private Office (to be launched in April 2012)

Claims handling
- Customer guide (actions and documents) in case of MOD and OMTPL claim occurrence
- Report of MOD claim (damages and circumstances of the insured event)
- Find and choose a service station the client would like to go for handling his MOD claim

4
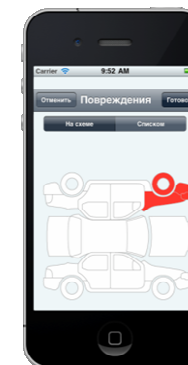
Background: researching the needs ….

Voice of Clients
- Buy a policy
- Submit an accident claim
- Find out what to do when insurance accidents happen
- Contact the insurance company or find the office
- Keep personal information, relevant to insurance: passport, driving license, insurance policy data, etc.

Voice of Company
- Increase sales and automate them
- Simplify claim reporting procedure
- Provide a client with necessary information and thus decrease the call center's load by answering clients' FAQs
- Provide a client with a convenient channel of communication with Allianz
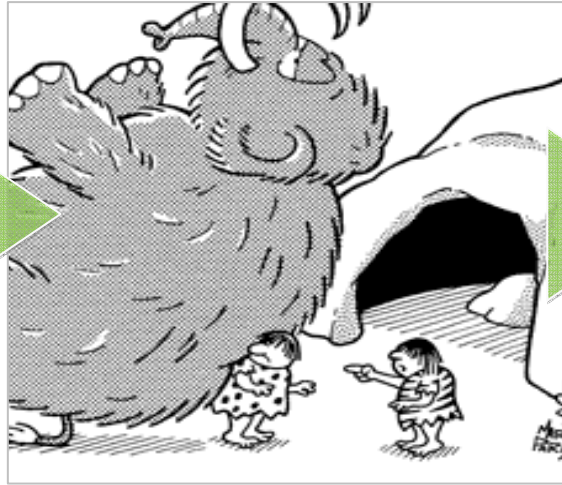
Taking into consideration **clients** and **company's needs**, we developed the functionality of mobile application. The application covers FOUR major areas:
- Claims handling
- Sales
- Contacting the company / Going to the company
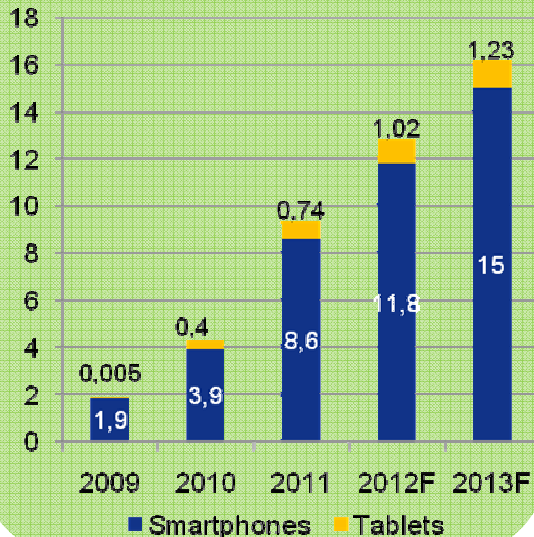- Keeping necessary personal information
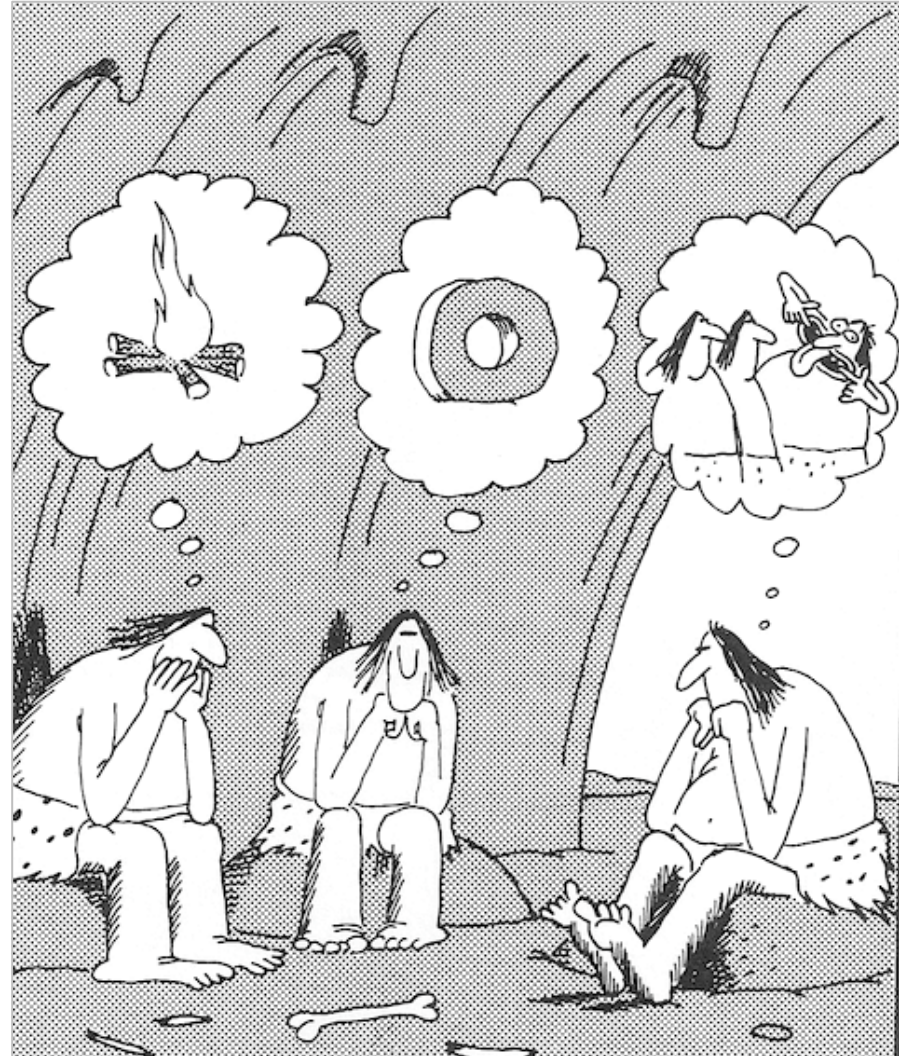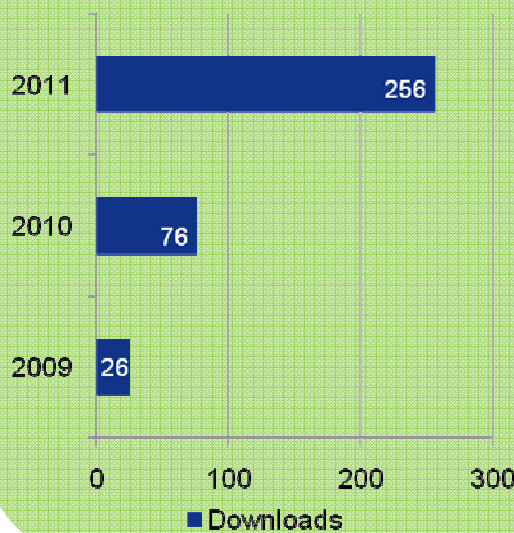
Market trends: figures & facts in Russia

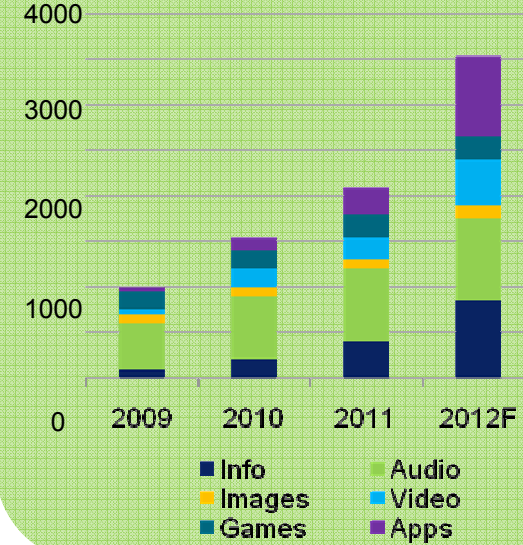## Sales of devices
mio units (J'son & Partners)

- 2009: Smartphones 1,9; Tablets 0,005
- 2010: Smartphones 3,9; Tablets 0,4
- 2011: Smartphones 8,6; Tablets 0,74
- 2012F: Smartphones 11,8; Tablets 1,02
- 2013F: Smartphones 15; Tablets 1,23

Legend: ■ Smartphones ■ Tablets

Downloads of apps
mio units (J'son & Partners)

- 2011: 256
- 2010: 76
- 2009: 26

Legend: ■ Downloads

Mobile content market
mio $ (J'son & Partners)

Legend: ■ Info ■ Audio ■ Images ■ Video ■ Games ■ Apps

Factors of success

- Application is available for **iOS** and **Android** platforms

- For **free**

- **4+** Users **rating**

- More than **1700 downloads** for the period from Nov to Dec 2011 (version 2.0 with calculators published)

- More than **5% penetration** (contacts/leads generated)

- More than **6% share** of leads transferred to on-line sales (Motor: MOD and OMTPL)

- **QR** codes available

- Active **promotion** via corp website and social media

Smartphone application launched! Now always at hand! One touch and you get all necessary insurance information!
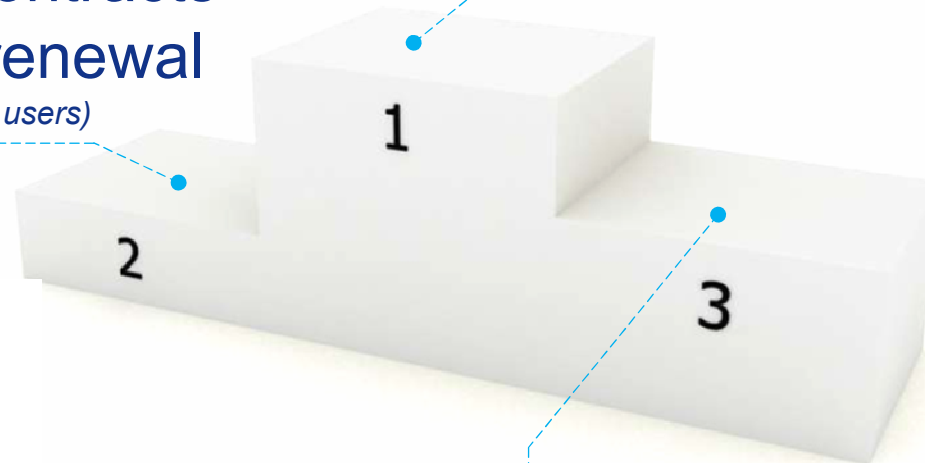
Download right now!

Key results

Allianz ⑪

✓ More than 250 policies were sold in 2011
(MOD, OMTPL, Travel, VMI)

✓ 100% of contracts (policies) renewal
(among mobile apps users)

1

2

3

Clients' loyalty leader in Russia
(based on Top Down NPS)

Thanks for your attention