



2012 Analytical Plan and Survey Enhancements



**2012
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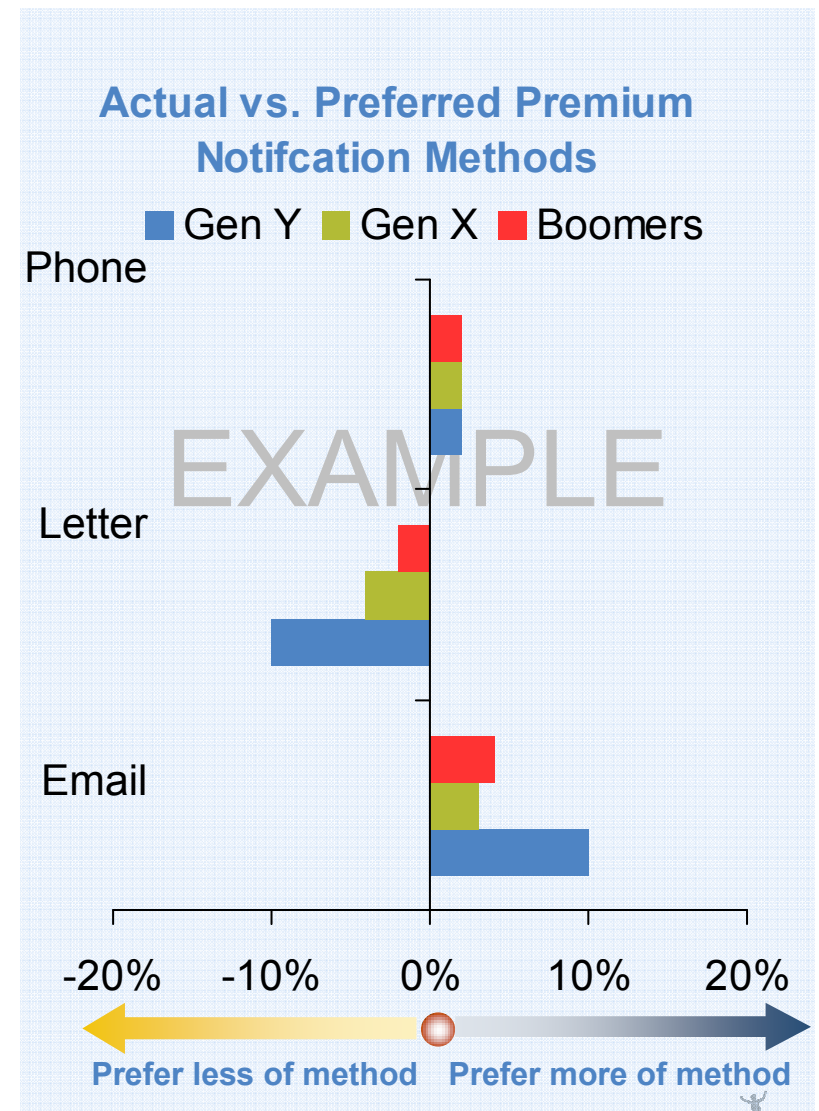
Analytical Plan—Impact of Price/Premium Change

■ Client Feedback:

- Further explore Price metrics, specifically price elasticity and advanced premium notice communications.

■ Analysis Enhancements:

- Modeling percentage of premium increases and impact on CSI.
- Gauge customer behavior **post** premium increase.
- Measure the **effectiveness** and **preference** of advanced premium notification methods by customer segments.



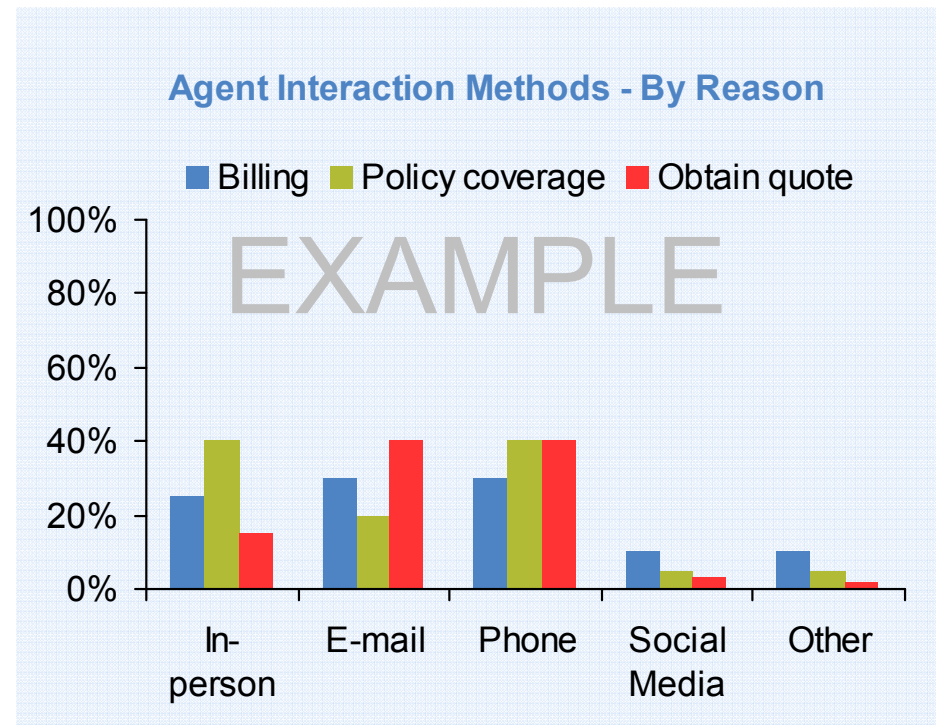
Analytical Plan—Customer Service Behaviors

■ Client Feedback:

- How are customers interacting across channels, what is the ideal customer experience?

■ Analysis Enhancements:

- Improved pathway analysis incorporating emerging channels.
- Cross channel usage for single interaction reasons.
- Assisted Online Subfactor will yield best practices for direct email correspondence and online chat.
- Identifying frequent Agent interaction methods by contact reason and satisfaction.



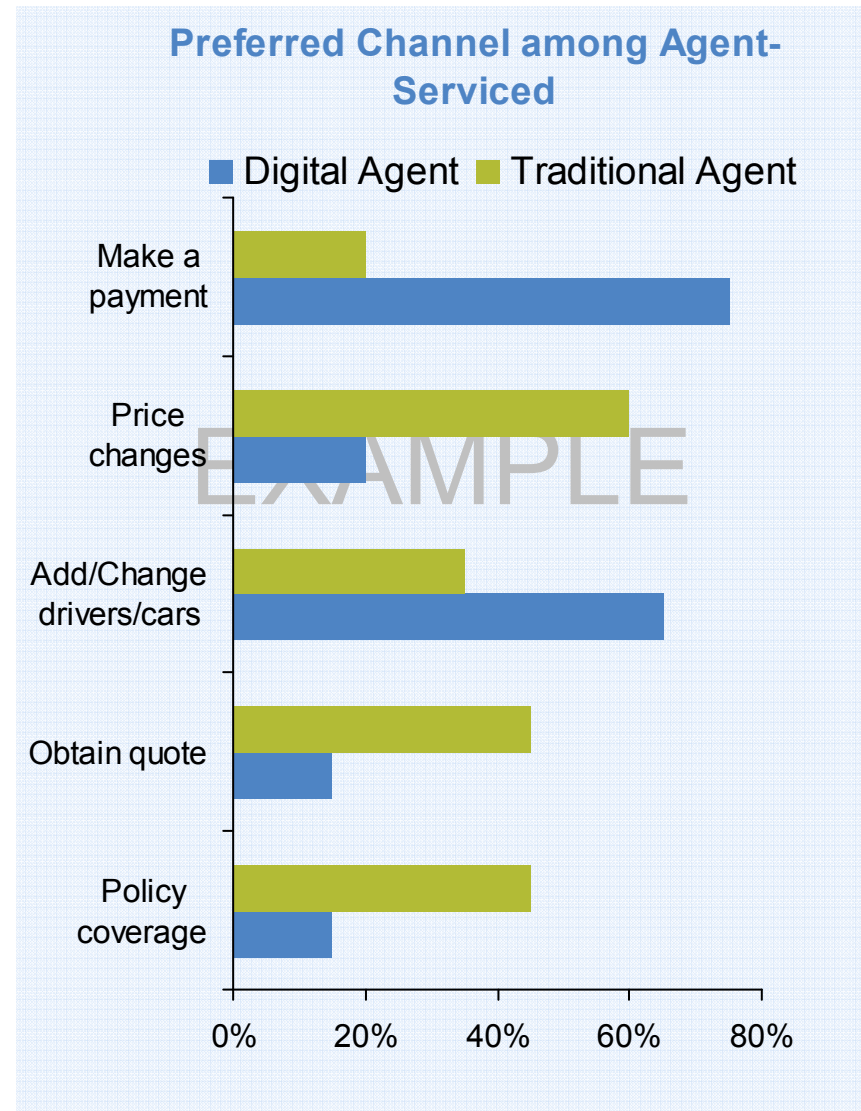
Analytical Plan—Evolving Customer Expectations

■ Client Feedback:

- How are customer interaction behaviors and preferences changing, how should we be catering to customers?

■ Analysis Enhancements:

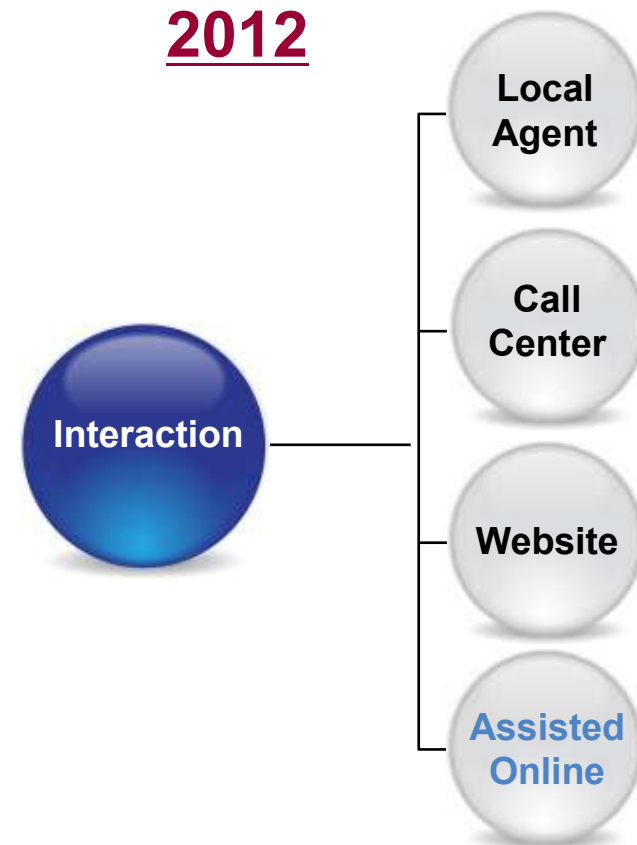
- Customer communication preferences:
 - Policy reviews
 - Outbound communications
 - Customer satisfaction surveys
- Customer preferences within Service Channels.



Index Model Enhancements

■ Interaction:

- Added new attribute rating to Call Center Interaction
 - Ease of navigating through the phone system.
- Removed Automated Phone System Interaction from model.
- Added Assisted Online Interaction:
 - Includes Direct Email and Chat Directly with Insurer.





2012 Deliverable Enhancements



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Business Center

- Consistent with 2011, the National Auto Insurance Study will be published to the J.D. Power and Associates web-based platform.
- New in 2012, Subscribers will have the ability to access tools such as the Weight Gap Analysis at a Regional level.

The screenshot shows the J.D. Power and Associates website interface. The main navigation bar includes 'Home', 'My Home', and 'Usage Reports'. The central content area features a '2011 National Auto Insurance Study' overview with a 'Study Overview' section. A prominent 'Insight and Analysis Tools' sidebar lists 'Performance Analysis', 'Company Summary', 'Gap Analysis', and 'mTABWeb™'. Below this, a 'Did You Know?' section states: 'Approximately one in 10 customers has experienced a billing error'. The left sidebar contains 'Management Discussion', 'Featured Articles', and 'Resources'.

The screenshot displays the 'Gap Analysis' tool interface. It includes a 'SWOOP' section with dropdown menus for 'Competitor' (set to 2011), 'Regional' (Atlantic/Ontario), and 'My Brand' (RBC Insurance (Atlantic/Ontario)). A bar chart titled 'Gap Analysis' compares the 'My Brand' (RBC Insurance) against a 'Competitor' (Atlantic/Ontario) across several factors. The chart shows positive gaps for 'Overall Interaction Index', 'Claims Factor', 'Price Factor', 'Billing and Payment Factor', and 'Policy Offerings Factor', and a negative gap for 'RBC Insurance (Atlantic/Ontario)'. A legend indicates that green bars represent positive gaps and blue bars represent negative gaps.

Factor	My Brand (RBC Insurance)	Competitor (Atlantic/Ontario)
Overall Interaction Index	7.6	2.9
Claims Factor	3.2	5.0
Price Factor	5.2	7.6
Billing and Payment Factor	7.6	5.2
Policy Offerings Factor	7.6	5.2
RBC Insurance (Atlantic/Ontario)	7.6	7.6



Reporting Enhancements

■ Syndicated Report

- Regional Executive Summary Overview to outline key Regional differences.
- Factor and Subfactor Rank Charts to be reported both Nationally and Regionally.
- Attributes and KPIs to remain National within Syndicated Report.
- Concentrated emphasis on messaging most impactful KPIs—Top 10 KPI Analysis.

■ Chart Reporting Tool

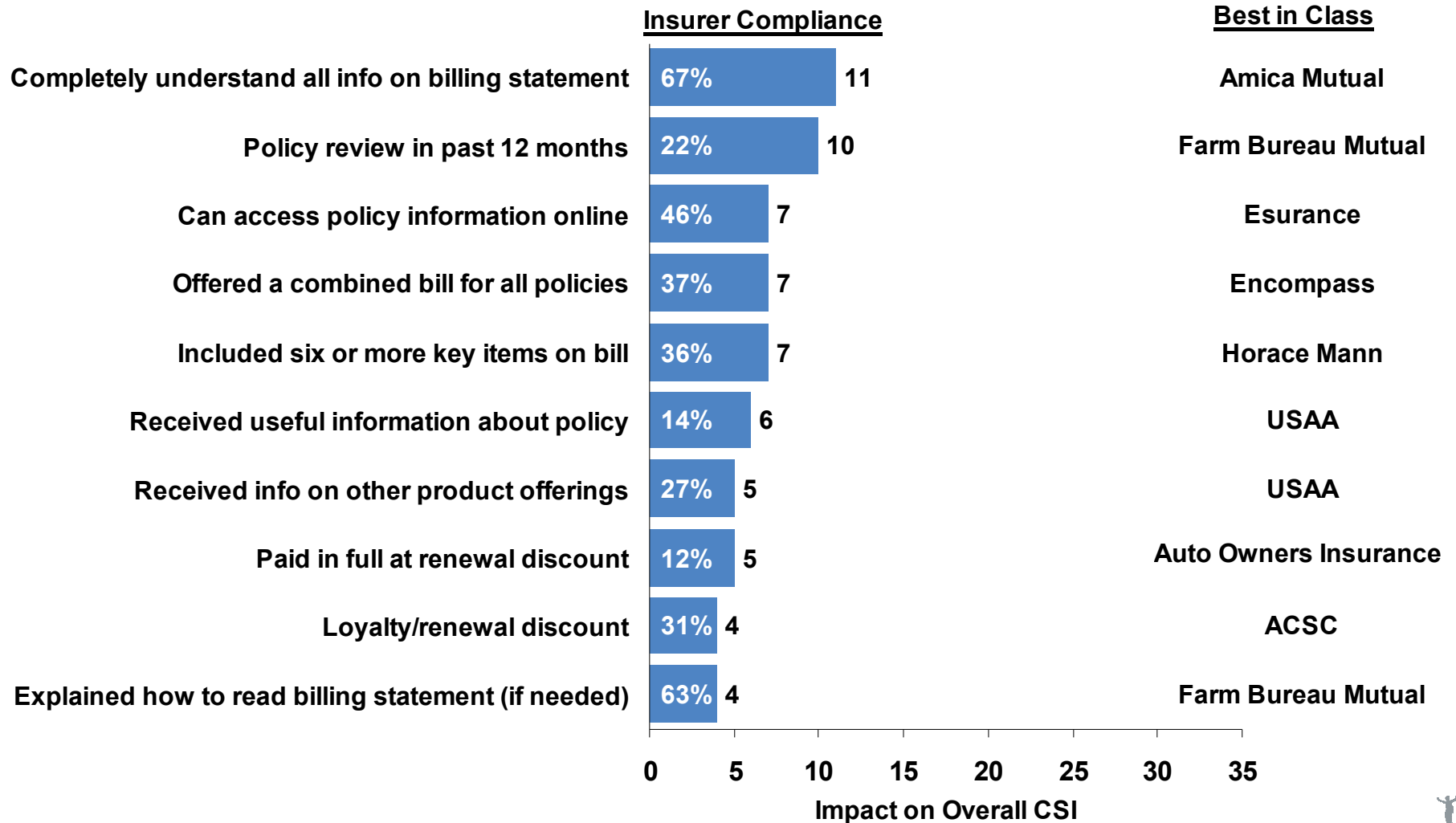
- Included in your 2012 subscription you will receive an Excel based Charting Tool.
- Charting Tool enables you the ability to dynamically update all attribute and KPI charts from the Syndicated Report by Region within Excel.

■ Demos of Chart Reporting Tool and Simulator available during breaks



Top 10 KPIs – Impact on Overall CSI

If this insurer were to achieve best in class in compliance across these top 10 KPIs, you could reasonably expect a 60+ point lift in OSAT.



Impact Simulators and Workshop

■ Impact Simulators:

- Included with 2012 subscriptions.
- Customized for each insurers' regional distribution and unique impact weights.
- Users can model the impact of one or multiple performance improvement initiatives on customer satisfaction and **customer retention** (new for 2012).



2011 Auto Insurance Diagnostic Simulator															
Baseline Insurer: Total		Save Scenario		Baseline Scores											
Benchmark Insurer: Total		Reset		Projected Scores											
Diagnostics	Impact	Base-line	Target	Bench-mark	Best in class	Index	Offerings	Price	Billing	Inter-action	Agent	CSR	Auto Phone	Web site	Claims
Policy: Offer policy review within 12 mo	24	14%	14%	37%	63% FB Mutual	0	0	0	0	0	0	0	0	0	0
Policy: Inform of other products/services within 12 mo	5	20%	20%	33%	53% USAA	0	0	0	0	0	0	0	0	0	0
Policy: Provide access to policy information online	15	80%	80%	53%	97% Esurance	0	0	0	0	0	0	0	0	0	0
Outbound comm: Newsletters/magazines	12	1%	1%	26%	68% CSAA	0	0	0	0	0	0	0	0	0	0

Capabilities Summary

■ Analysis

- Management Discussions
- Detailed Factor Level Reports
- Executive Level Presentations

■ Analytical Tools

- Business Center
- Data Files (ASCII, SPSS)
- mTAB
-  • Report Graphics Tool
-  • Regional and National Simulators

■ Consulting

- Strategy Sessions/Workshops
- Analyst Support



Questions and Answers

Q: How are we back-filing the non-rank eligible regions for individual brands?

A: Please refer to the paper hand-outs that detailed the full sample design for each brand in the 2012 Auto Insurance Study. If a follow-up call is needed, please contact your Account Executive.

Q: Will there be a way for National carriers to see how we perform?

A: Yes, deliverables for AIS will include National data. Furthermore, all KPI's will be analyzed nationally.

Q: Can we differentiate CAT & Non-CAT event claims in the Property Claims Study?

A: Yes, with the caveat that this is all Customer Stated information. For example, if we filter all property claims for those that had a "Country-wide impact" and were the result of a "Named storm", these CAT claims account for approximately 30% of all returns in the 2012 Property Claims Study sample.

Q: Will enhancements to the Auto Insurance Study flow through to the Canadian studies?

A: As far as questionnaire enhancements, we plan to implement those that are relevant based from the CA Roundtable feedback. However we are going to wait until the US Charting Tool has been fully developed and proven before we develop a Canadian version, likely therefore in 2013.

Q: Does the simulator allow you to do book "mix" adjusting?

A: The syndicated simulator tools will not offer distribution channel "mix" customization. However, we have built a number of custom simulators over the past 3 years, either for regional benchmarks, specific distribution channels, or even some that incorporate internal, Operational metrics along side the survey KPI's. Such custom simulators are always an option for individual insurers to consider, but would necessarily come at an additional cost.

Q: Will we be able to develop our own regions?

A: Yes. Our current deliverables (SPSS and mTAB) give you the ability to re-aggregate state level data into customized regions. Additionally, new in 2012 we are developing a state level aggregation tool which will enables subscribers the ability to dynamically customize report charts and graphs by customizing region definitions.

