

Strange Days



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In a song from the album 'Strange Days,' Doors' singer Jimmy Morrison asks for the world; social media is a way for insurers to respond to consumers' desire to have it all.

When Jim Morrison of the Doors sang "we want the world and we want it now" back in 1967, the Internet as we know it today was still decades away. But his sentiment echoes the information age and the feelings of most consumers when seeking product information online.

When you want to see a movie, a quick check online and you have the show times. For restaurant info, a few simple clicks and not only do you get the location but usually reviews and recommendations (don't order the shrimp!). Product reviews and price comparisons are readily available online for everything from cars to vacation destinations. We have reached the point at which if we need information on a product or service and we can't find it online instantly, we get frustrated.

So why can't consumers find the clear and concise insurance information they desire online?

And why do brokers still have to deal with paperwork and insurers' old systems when it seems every other industry is finding better ways? Good questions. We're starting to change this for both consumers and brokers alike.

Let's start with consumers and we'll come back to the broker later on.

SOCIAL NETWORKING

It began almost a year ago with last April's launch of Aviva's 'Change Insurance' campaign. This was our first foray into the market with a bold message that acknowledges many consumers find insurance is unnecessarily complex and frustrating. We challenged ourselves and declared that we were going to do something about it. Using TV and other media ads laced with humour and designed to provoke conversations, we were out there with the message: "We get it, and we are committed to leading the change."

OK, not news. But my point is our response to consumers: We looked at the different ways people get information today and recognized the emergence of social networking. It became clear that this kind of media was here to stay, but the insurance industry was not yet adapting to the new reality. So we set out to change things for the increasing number of insurance consumers who

use these sites, by becoming an early adopter of this technology within in our industry.

Enter *changeinsurance.ca*. The Web site started as an avenue for consumers to express and relieve their insurance frustrations. It was launched in April 2008 with a fun frustration quiz, a “frustrometer,” and most importantly, an area where consumers could tell us, in their own words, what they didn’t like about insurance.

And they didn’t hold back! We had more than 1,000 responses. Of course some stated the obvious — “reduce prices!” — but other themes emerged. Some said they hesitated to ask questions about insurance questions for fear of their rates increasing. Some didn’t understand what they were covered for, nor did they have the time or patience to read the “manual” of jargon provided with their policies. We were also told it was often too difficult to get a “straight answer” from the insurance industry.

Hearing this, combined with feedback received during research conducted in the previous 12 months, led us to the latest version of *changeinsurance.ca*. Welcome to Web 2.0. This is also known as “social media” (i.e. Facebook, Trip Advisor or LinkedIn). Users not only gain information from these sites, but also use them to share their own experiences and opinions, ask questions and engage in conversations. This takes us all beyond the confines of our office or home and is more engaging than any collateral handout material could ever hope to be.

THE SITE INCLUDES:

- **Straight Answers:** This is the most frequently visited section of the site, where visitors can ask any insurance-related question anonymously or search for answers from previously asked questions.
- **Blogs:** Individuals both internal and external to Aviva provide insight and points of view on a host of topics from health concerns, lifestyle guidance, advice for new parents, how to make a home inventory to insurance-related issues and much more. (Thanks to our broker bloggers by the way!)
- **Insurance Fact or Fiction:** This section includes a personal risk assessment quiz,

as well as humorous elements that help educate the customer and puncture some public myths.

- **Expert Profiles:** We try to add a human face to insurance, by profiling some of our experts who are answering their questions.
- **Premium Impact Calculator:** This feature allows consumers to work out (approximately) the effect of a fender bender or other, similar incidents on their premium. “What if...?” is an extremely common question.

WEB FEATURE FOR BROKERS

Another important feature was created especially for our brokers. The intention is to help brokers build capability in this new information world.

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In taking this plunge into social networking, we wanted to add value to our brokers, put them at the centre of the conversation in a low-risk way, and give them a taste of the new environment by providing them with additional Web site functionality. We call it the Widget.

site functionality. We call it the Widget. The Widget allows brokers to add the “Straight Answers” function to their own sites. Via the Widget, customers can benefit from the Straight Answers content without ever having to leave their brokers’ Web site.

We’ve had more than 100 brokers download the Straight Answers Widget so far.

“The Widget allows clients and prospects to get simple answers to common questions,” says Jeff Roy of P.A. Roy, part of Excalibur Insurance Group in Clinton, Ontario. For potential clients, we’re hopeful the information will help

them get in contact with us for more information, or that it connects them to our online quoting service. For existing clients, this information will help answer their questions 24/7. I am hoping this new content will help increase our Web page hits and Google ranking, but it is still early.

“Today’s environment dictates that you be more interactive, and the demand for enhanced Web site communication is only going to increase,” says Greg Janes, vice president of business development with Smith, Petrie, Carr & Scott Insurance Brokers in Ottawa. “We believe visitors to our Web site are looking for more personalized content as we try to keep up with consumer’s evolving online expectations. Aviva’s Widget fit into our overall Web strategy, so we added it to our site.”

And so we end with our latest social media offering, *AvivaPartner.ca*. Launched in January 2009 and built specifically for our broker partners, the Web site adopts many of the same social networking mechanisms as *changeinsurance.ca*.

Designed to make doing business with Aviva easier and faster for our broker partners, *AvivaPartner.ca* is an enhanced site that provides access to all Aviva systems such as the Portal, Fastrax, Doc and BVS. The social networking area of the site comes in the form of discussion forums (called “Conversations”), useful downloads and videos.

“We’re at the forefront, so we are learning a lot as we go with both these Web sites,” states Bob Fitzgerald, executive vice president of marketing and underwriting at Aviva. “Some areas will expand and some will just change based on feedback and popularity. But there’s no doubt it will continue to evolve and adapt to the needs of brokers and consumers alike.”

So Mr. Morrison was right: They do want the world — and we aim to help them find it. By the way, in case you are still asking yourself which Doors’ song that line comes from, it’s from the classic song ‘When the Music’s Over’ from the ‘Strange Days’ album. That is, if you haven’t already looked it up or found a review online (try *rollingstone.com*). ■