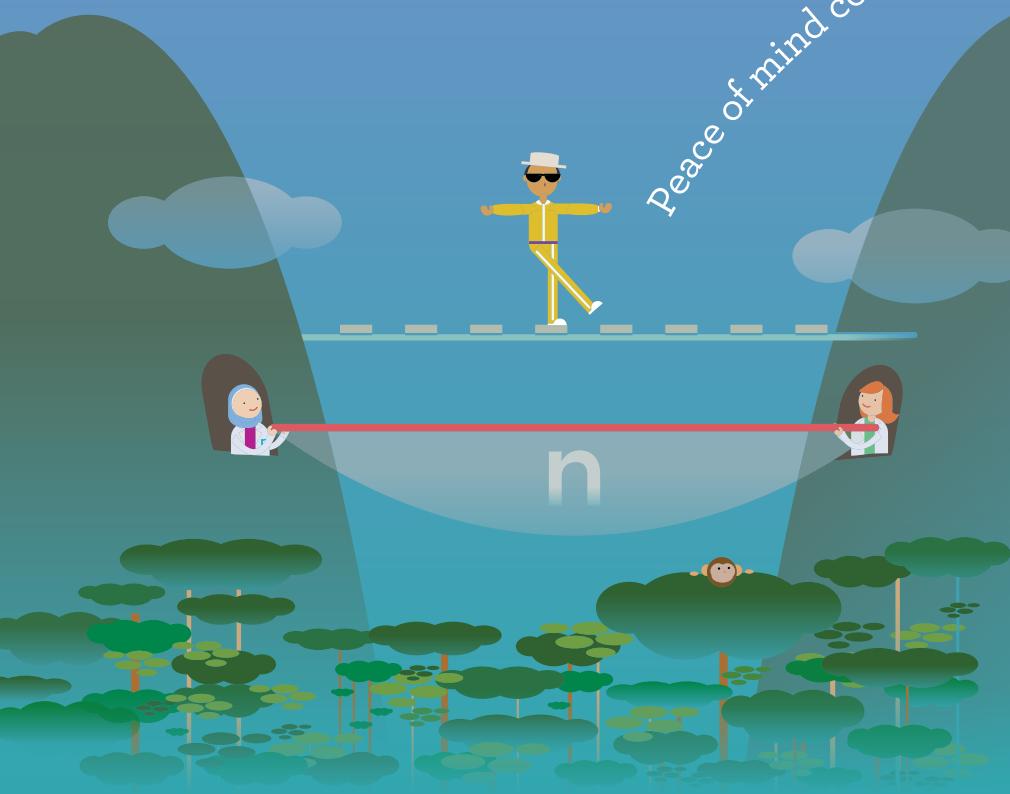


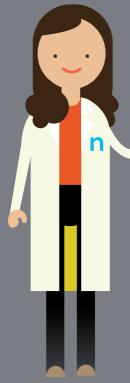


A NEW  
EQUATION IN  
INSURANCE

Peace of mind comes in all shapes and sizes. Fortunately so do our plans!



THE NEWTONIAN'S  
GUIDEBOOK TO  
EXCELLENT SERVICE DESIGN



## About this document

**Insurance** - like banking - is not an easy industry to differentiate in. Small or new companies will struggle to compete in a saturated sector where large firms enjoy economies of scale and price advantages and the capacity to acquire or merge with competitors & disrupters; and where customer experiences and digital solutions can be replicated with relative ease.

This added to recent trends with large insurers partnering with non-traditional distributors (e-commerce giants, non financial networks, retailers etc.) to gain advantages on the distribution and data sharing fronts. These partnerships allow large firms to focus on core business competencies - but can also work to the advantage to smaller providers offering well designed, well structured, well timed and easy to deliver services.

Every business providing a service must always remember that the product is ultimately the people providing the service, the ease and purpose with which customers are communicated with through the various channels; and the ability to deliver on the promise of reliability, clarity and relevance - from the first point of contact through to sales, product tailoring, problem solving, responding to feedback and providing advice.

The purpose of this document is to make available to you a mix of guidelines, ideas, trends and research to help you build products that customers need, create experiences that make them want to do business with you and to ensure that they continue wanting to do so.

# Let's get Started





## Solutions that keep your assets protected and your life in motion.

{ Speed + Information + Communication } = Quality Customer Service

**BRAND MESSAGES** tell the customer what your most important values and standards are, and how you will behave in order to deliver on the promise.

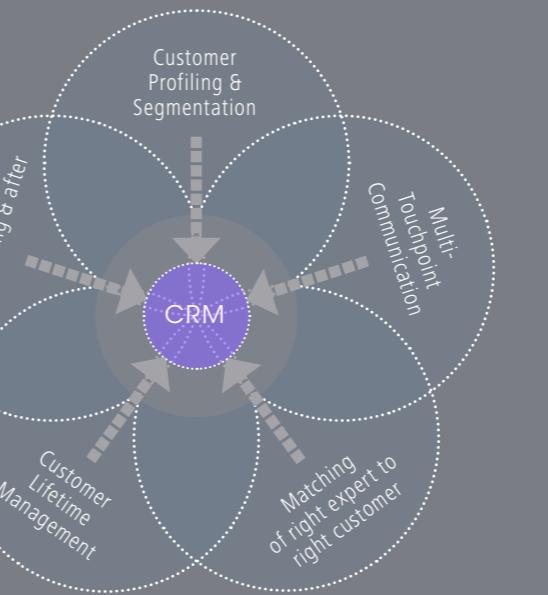
Unlike many insurers who focus on the aspect of safety and caring etc, Newton's brand messages are designed to keep the focus on fast service and reliability. The core function of insurance is to deal quickly and smoothly with events that can interrupt your life, cause stress, and help you prepare for or prevent future damage.

Newton products therefore must each have a communication flow and tools to help customers instantly communicate their needs - whether in advance or in an emergency - receive instant feedback on the next course of action and easily purchase or claim.

Product development is largely about segmenting customers and gaining knowledge about their lifestyle and needs, tailoring products to provide them with what they need at the right time - and using communication channels as a means to continuously adjust those products and services to their changing needs.

Newton's focus is to keep your life in motion. To keep your business running. In life there are always ups and downs. Proactive planning when things are up is better than reacting when things go down. Preparedness for life is the best protection.

**It's a simple equation: Insurance from Newton, momentum on your side.**



Five essential components of customer relationship and lifetime management.

Customers care about ...

Reliability  
Reassurance  
Relevance  
Pushiness  
Simplicity  
Timeliness  
Knowledgeability  
Fair Value  
Real time interaction capabilities

**KNOWLEDGE IS KING.** The days of reading 20 FAQs and telling a customer: "Let me get back to you on that!" are long gone. Customers today expect Google style instant answers, dedicated expertise at all touchpoints, and anytime-anywhere access to their information at the click of a button.

They do not care for ...

Regulations/ Processes  
Apathy/ Indifference  
Pushiness  
Paperwork  
Delays  
Lack of knowledge  
Hidden Costs  
Endless Option Menus



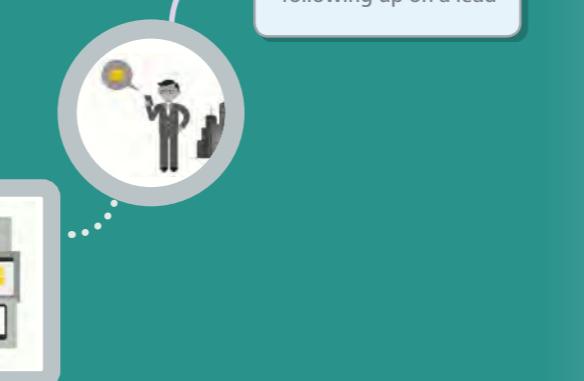
THE PERFECT NEWTONIAN

## Sales Case Study 1 *Insight Driven Advisor Sales*

Want to master Customer Relationships 2.0 ?  
Start by bonding with existing customers.



**Read more from EY @**  
<http://www.ey.com/GL/en/Industries/Financial-Services/Insurance/Retaining-customers-and-ensuring-growth>



### Insight-driven Advisor Sales

*Analytics and customer experience management tools give advisors actionable insights about customer needs. This can dramatically improve customer relationships.*

### Stronger Customer Connections

*Tailored product offerings, personalized experiences, and streamlined sales and service processes deliver what customers want and drive growth.*

## { About Omni-Channel CRM and Customer Journey Mapping

### How are companies using multiple touchpoints and information streams to improve sales ?

Companies used to use Multi-Channel strategies - sales pushing out communications, IT gathering disconnected data, business development analyzing product feasibility and finance working on Excel sheets to analyze profitability and cut down advertising spend. In other words the action happened inside the company and then whatever resulted was rolled out into the market then waiting for the result.

### HOW DOES CUSTOMER JOURNEY MAPPING HELP IMPROVE THE SALES & MARKETING PROCESS ?

Journey mapping is a great way to predict what problems the customer might face in the traditional buying and negotiating process and eliminating them in favor of a simple and clearer process. The conversation then shifts from which customer service rep. to transfer them to, or when to get back to them - to how to get them to say "YES" quickly and to move on to talking about tailoring that product for them according to their exact needs.



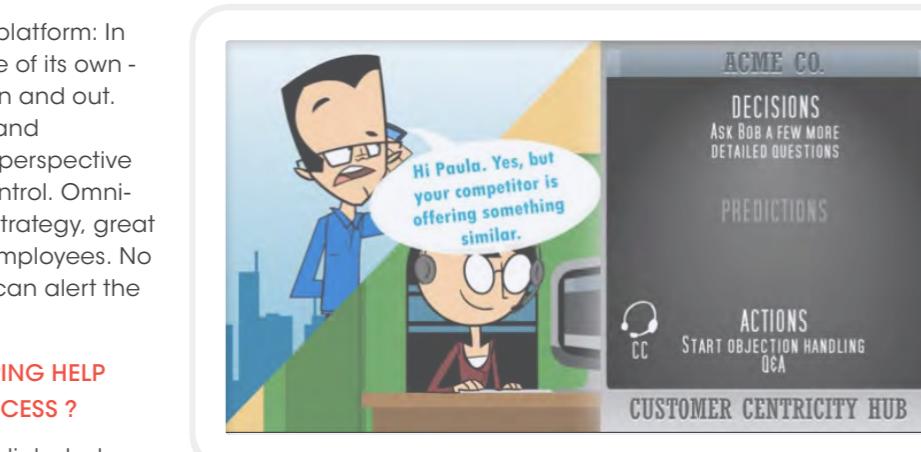
**DOWNLOAD ARTICLE PART I**  
**DOWNLOAD PART II**

**"THE OMNI-CHANNEL INSURER"**  
Great overview of how insurance firms are tackling marketing, data gathering, CRM etc.

## Sales Case Study 2 *Bob's Customer Journey @ Pega*

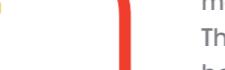


*Watch carefully the screen on the right; Great example of customer journey mapping.*



### Bob's Insurance Customer Journey

*Transform Distribution Management, Deliver Superior Customer Experience*  
An illustration of a multi-channel scenario that demonstrates how an insurer can maximize their engagements with their policyholders when they use Pega's decision management solution to drive personalized, customer-centric experiences.



# THE NEWTON READING LIST

10 ARTICLES TO HELP YOU STAY AHEAD IN THE INSURANCE GAME

Being competitive means doing everything to be better than everyone else out there and most importantly understand what it means to be the best TODAY. That means doing your homework. There is nothing worse than a customer who knows more than you how you should be providing the service. You can guarantee your competitors are working hard to show them that you're not. Makes sure you're always researching the latest trends and working hard to get a better understanding of the industry you're in.

Give customers what they want, and what is even better for them.

*Also check out these websites*

# Creating User Personas {profiling}

**CUSTOMER PROFILE** (Segment size = 12,000 Nationwide = 17,561)

**PLAN:** FAMILY FLOATER + Husband - 45 yrs + Mother - 74 Son - 13 Daughter - 11

**LIFESTYLE**

WORK	TRAVEL	SPORTS	Diet
PART TIME: Teacher	Twice yearly	Cross Fit	Healthy Overall
Years in Job: 7	Shots = Off Policy	Yoga	Occasional Iron Deficiency
Contributor to Household Income: NO	Swimming		
International Coverage: NO			Sees a Dietician?
Freedom Range: Soc - 1,500			YES NO
Collectives Insured with us? 3			Yes NO
Channel Preferences: SMS, Email			IN POLICY?
Mobile App: Low			YES NO
Visits Contacts + Touchpoints: 10			Has

**LAST CLAIM:** 07/03/2016 \$344

**LAST CALL:** 23/02/2016 SUBJECT: Renewal

**LAST PAYMENT:** 11/06/2016

**LAST PROMOTION:** Add SPORT & FITNESS

**OWNED ASSETS**

HOME	CAR	LAND	OTHER
Rent: \$700/m	Value: \$130,000	Household has 2 cars	Small farm: 3 acres.
Own: \$700/m	Car insurer: Jordanian Canadian Co.	Jewelry	Small retail space
Home Value: \$130,000			

**ONLINE ACTIVITY**

NEWTON	SOCIAL MEDIA	SUBSCRIPTIONS	ONLINE PROFILES
- Check Coverage	- Facebook	- iFood	- iFood
- Health Tips	- Pinterest	- LinkedIn	- LinkedIn
- DIET INPUT	- Edit Benefits	- WomensHealth.com	- WomensHealth.com
- CUSTOMER SERVICE CHAT	- Customer Chat	- MayoClinic.com	- MayoClinic.com
- UPLOAD INVOICES	- Newton	-	-
	SOCIALMEDIA	Subscriptions	
	SOCIAL MEDIA PROFILE	- iFood	- iFood
	- Influencers	- Trainerx Shop + Shop	- LinkedIn
	- LinkedIn?	- WomensHealth - Core	- WomensHealth - Core
	- Facebook?	- MayoClinic - com	- MayoClinic - com
	- Network Size: 135	-	-

Download Template Files:  
<https://www.dropbox.com/l/scl/NoN8fd5qSiWRbzlrUpWwJs>

How do we get a 360° view of this person's needs, attitudes, lifestyle & habits?

**IN CUSTOMER EXPERIENCE DESIGN** user personas are used to create a system or service platform that 'understands' and 'behaves' according to the person using the channel - much in the same way a smart salesperson understands that every type of customers needs a different approach. They are also very useful for product managers and marketers as they map out the market in detail.

In the past design firms would spend months interviewing samples of segments (called stakeholders) in order to find out how to best serve them. The data would be gathered, presented to clients with much back and forth with IT, business line owners, marketing staff and so on. Today having channels of direct real-time communication means service providers can do this in-house and in a matter of weeks.

Customers today are more than happy to volunteer that information for themselves and the shift from desktop to mobile and tablet 3G means that they can do it while sitting in a café, or walking on a treadmill. A focus group can be a specific demographic group made of people in different countries using the same product, or it can be a cross-segment sample focused on a particular process or user experience.

## Lana Qassem - mother of 3 Drafting a profile

Example of information you might need for CRM dashboards, customer lifecycle planning and strategic marketing.

LIFESTYLE		TRAVEL	SPORTS	DIET
Part Time	Teacher	Twice yearly	Cross Fit 1 time/ wk	Healthy Overall
Years in Job	5 yrs 3 m	Shots	Off Policy	* Occasional iron def.
Contribution to household	\$ 500	Has international coverage ?		Sees a dietitian ?
YES	NO			YES NO
Income Range	\$ 800-1,200	Colleagues/ friends/ relatives insured with Newton ?		Dietitian or nutrition related under policy ?
NONE	YES: 7	Has browsed/ asked about our International Health Products ?		
YES	NO			
Has made any referrals ?				
NONE	YES: 3			
OWNED ASSETS				
HOME		CAR	LAND	OTHER
Rent	Own	Value: \$ 130,000	Household has 2 cars	Small farm: 3 acres.
Mortgage Payments ?			Jewelry	
NONE	YES: \$ 1,600/ m	Car insurer:		Small retail space
Home Insurance ?	YES: NO	Jordanian Canadian Co.		
ONLINE ACTIVITY				
NEWTON		SOCIAL MEDIA	SUBSCRIPTIONS	ONLINE PROFILES
- Check Coverage	- Facebook	- iFood	- iFood	- iFood
- Health Tips	- Pinterest	- LinkedIn	- LinkedIn	- LinkedIn
- DIET INPUT	- Edit Benefits	- WomensHealth.com	- WomensHealth.com	- WomensHealth.com
- CUSTOMER SERVICE CHAT	- Customer Chat	- MayoClinic.com	- MayoClinic.com	- MayoClinic.com
- UPLOAD INVOICES	- Newton	-	-	-
NEWTON CHANNEL PREFERENCES				
MOBILE APP		EMAIL	SMS	PHONE
- Check Coverage	- Receive due payment notice	- Marketing messages	- Customer Survey	
- Input Nutrition Information	- Receipt of Payment as PDF	- New Content Alert		
- Share iWatch readings	- Response to Complaints			
- Post Customer Complaints	- Quarterly Summary			
- Book Appointments	- Receive Health Tips			
- Track Claims				

**SEGMENT SIZE:**  
 Nationwide: 2.4 million  
 Newton Pool: 17,561

**Lana Qassem - 34 yrs**  
**Married Mother of 3**

**PLAN:**  
 FAMILY FLOATER PLUS

**HOUSEHOLD SIZE:**  
 Husband - 45, Son - 5, Daughter - 8, Daughter - 13

**TIME WITH NEWTON:**  
 1 year 9 months

**SOCIAL MEDIA REACH:**  
 MEDIUM

**OTHER PRODUCTS:**  
 No other products

**CALL CENTER DASHBOARD RECENT ACTIVITY**

**LAST CLAIM:**  
 07 / 03 / 2016: \$ 334.00  
 General Checkup + Blood Test

**LAST CALL:**  
 23 / 02 / 2016: SUBJECT: Renewal  
 View Notes

**LAST PAYMENT:**  
 11 / 12 / 2015: \$ 45.00

**LAST PROMOTION:**  
 Add SPORT & FITNESS offer sent to Lana on: 15 / 05 / 2016 via SMS and Email.

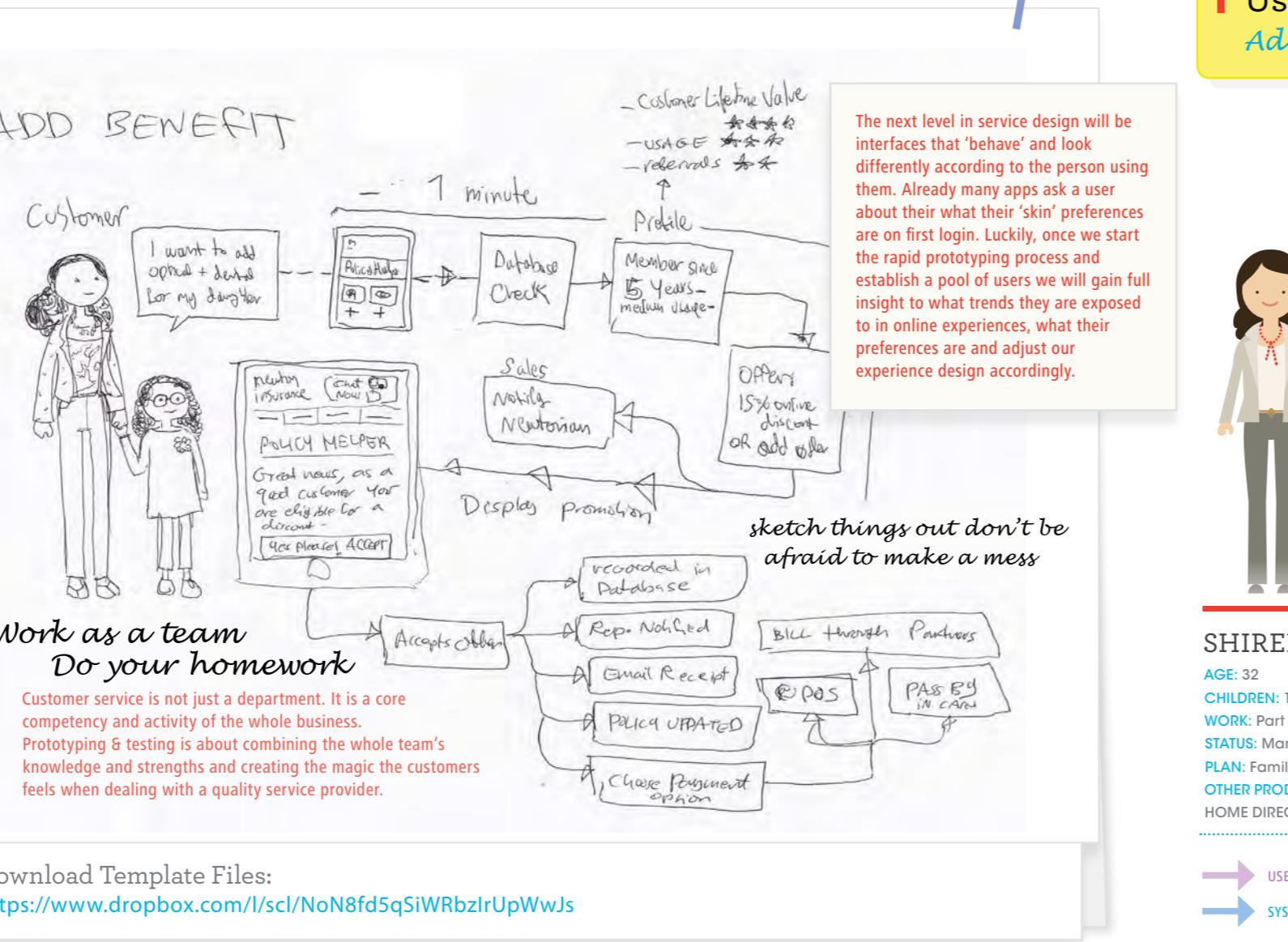
# Prototyping Customer Journeys

**CUSTOMER JOURNEYS** are used together with USER PERSONAS to help designers, product, sales, and marketing managers figure out exactly how customer should experience every interaction they have with the company (Browsing, purchasing, asking for advice, renewing subscription, archiving bills, etc). They are designed to view the experience from the customer's perspective and are drafted and fine tuned based on customer trials and feedback. Processes are redefined around this.

In rapid prototyping, all the stakeholders in the process (company staff, programmers and designers) get together to discuss how they can improve service delivery times, simplify the complications that annoy customers and drive them away from browsing a site or completing a transaction - and sketch several version of an optimal scenario for each situation involving the customer.

FOR EXAMPLE: A person today under 30 needs everything to function like online commerce or social media sites that they use ( Dynamic micro messages, rating features, vibrant graphics, sharing & recommending tools ). - the focus will be on designing interfaces that are highly customized for customer tastes, preferences, and personality type. On the other hand person above 50 would prefer something calm, peaceful, without 'noise'; and an interface that behaves more like a nice personal customer service advisor.

Download Template Files:  
<https://www.dropbox.com/l/scl/NoN8fd5qSiWRbzlrUpWwJs>

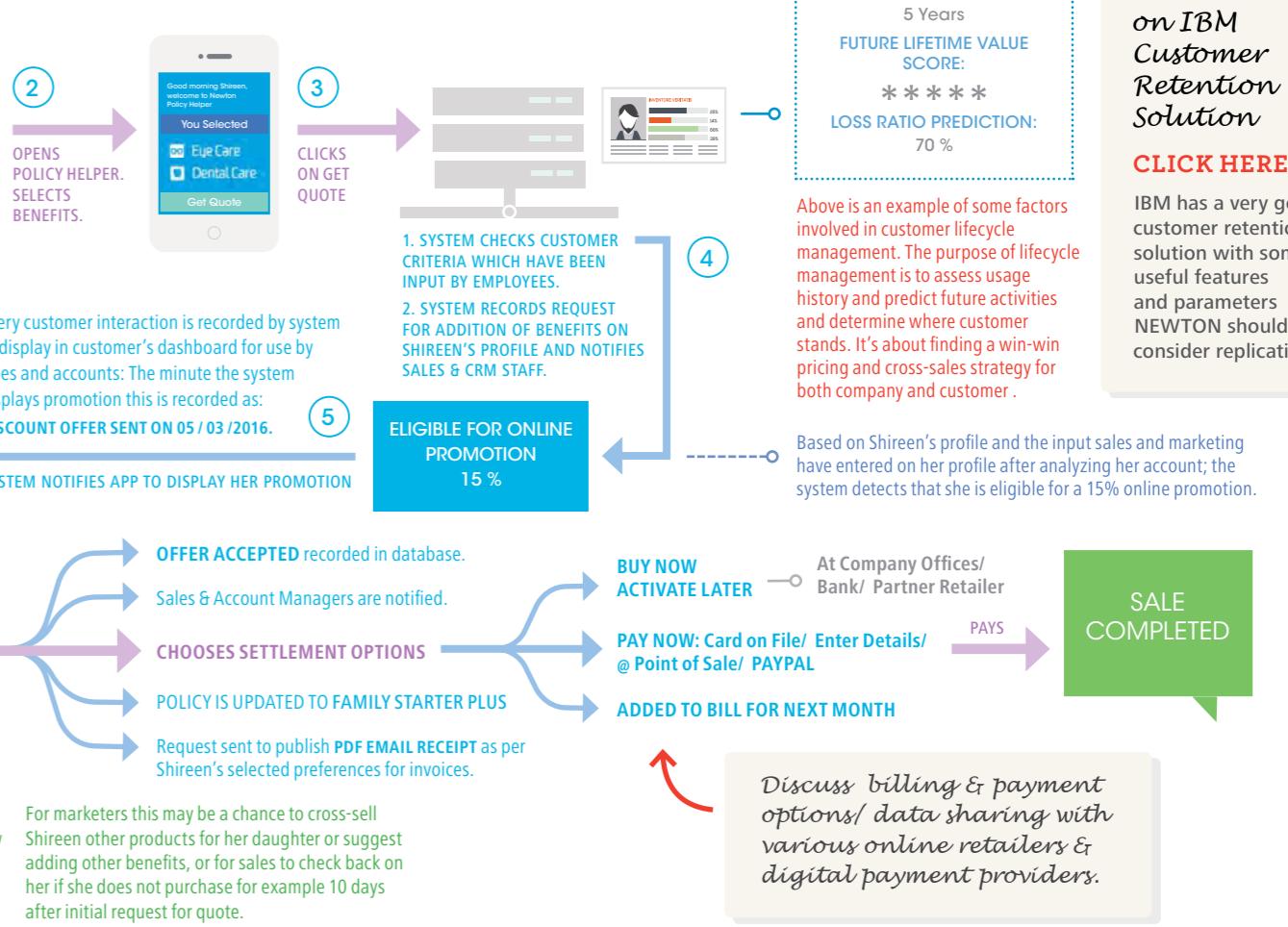


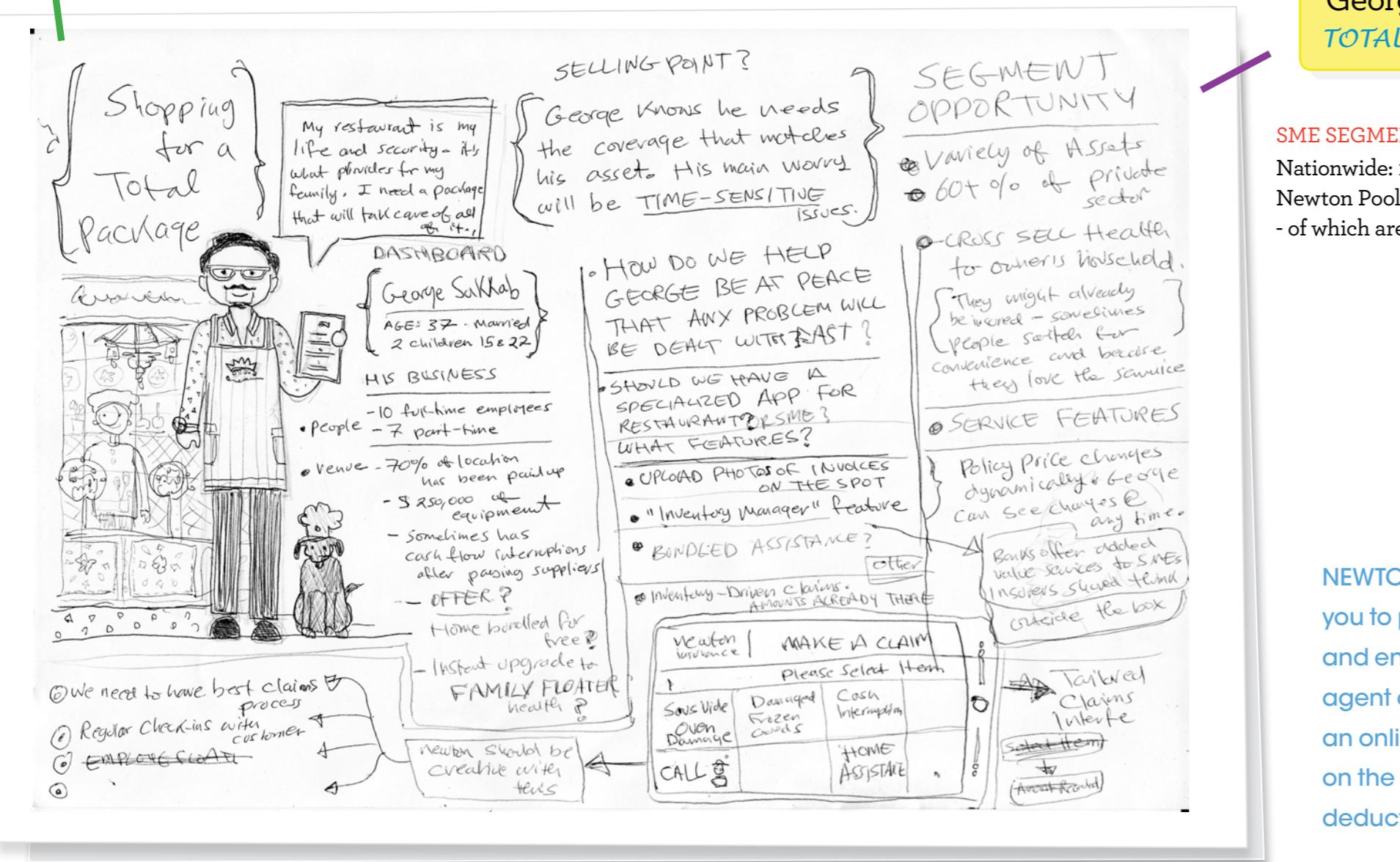
## User Scenario 3.4.2 Add Benefit through Mobile

In an advanced state, the system can use the member's unique number to instantly identify the user segment, profile and user preferences and can display ON LOGIN customized features such as targeted promotional offers, larger fonts for older

users, and to automatically suggest coverage based on recommendations entered by sales & marketing personnel. In this case, the system "knows" the mother has a daughter who should be due soon for Dental benefit upgrade.

### Ideal state





## George Sakkab: F&B Owner TOTAL PACKAGE Product Draft

A NEW EQUATION IN INSURANCE

Choose the mix that suits your needs. Easily add new assets through our Asset Manager dashboard.

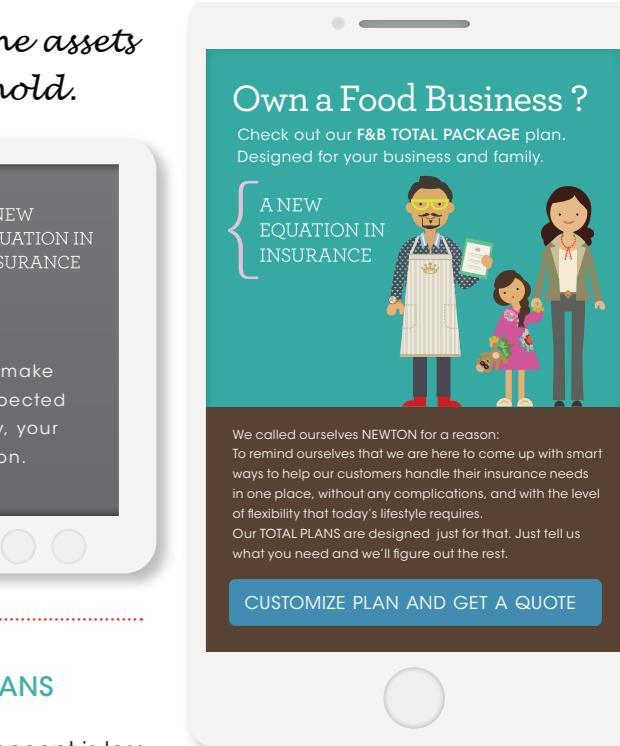
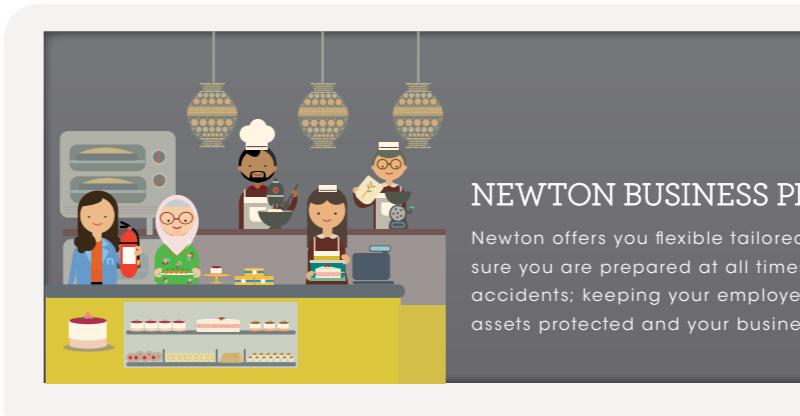
NEWTON's insurance management app makes it possible for you to protect just the things you want, exactly when you want, and entirely from your phone, with no need for an insurance agent or a long-term contract. To build your plan - just create an online inventory of your most valuable assets and then swipe on the items that you'd like to protect and choose a price and deductible that's right for you. It's that simple!

- SUGGESTED FEATURES - SME USERS:**
- HOME ASSISTANCE Quick Dial
  - INVENTORY MANAGER tool
  - SCAN RECEIPT tool
  - REQUEST EVALUATION quick dial
  - CLAIMS DASHBOARD (by item)
  - ADD EMPLOYEE Health feature
  - SUCCESSFUL CLAIM alerts/ Tracking

### ABOUT TOTAL PACKAGE PLANS

The TOTAL PACKAGE product concept is less of a bundle and more of a flexible cross-category mix and match structure. The way customers shop for this would be to itemize what they need, and they can see on the screen the total amount change dynamically. They can then have the option of dropping or adding items to get a final price and log in later to add items.

Example of targeted ads. One focusing on the assets of the business - one focusing on the household.



### PRODUCT ADVANTAGES:

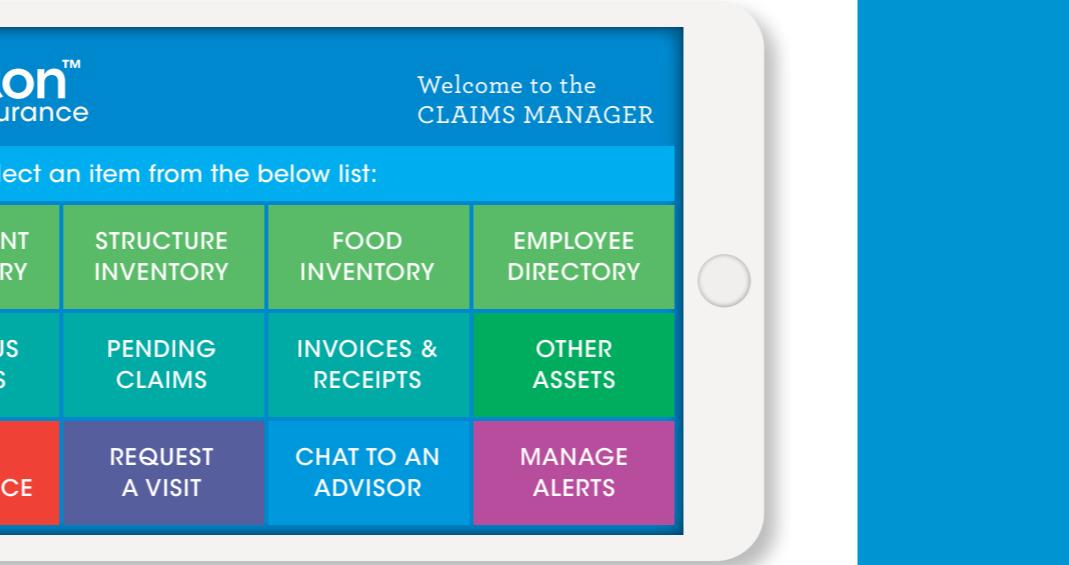
NEWTON provides all lines of insurance. This is a unique opportunity to play the mix-and-match strategy used by aggregator sites to attract customers looking for flexible customized plans.



George Sakkab: F&B Owner  
*Making Claims simple for George.*

A NEW EQUATION IN INSURANCE

We've put everything you could possibly need in our CLAIMS MANAGER app.



Time is money: We get this.. This is why we make it our top priority to make sure we do our job when it matters the most - delivering on claims. Our CLAIMS MANAGER app has been designed to give you full control over the entire process: Access to all information we have on file, QUICK DIAL to all the people you might need { advisors, assessment staff, repair service staff, emergency assistance etc. } and tools to manage your alerts so you can track any situation in real time.

The advantage of apps is that every button the customer sees can be connected to a different system. That means internal systems and external ones with which we might be sharing data, billing, reporting, archiving and any other functionalities needed for claims completion. For a direct insurer, the issue becomes having the right people using the right tools and information to ensure expectations are met.

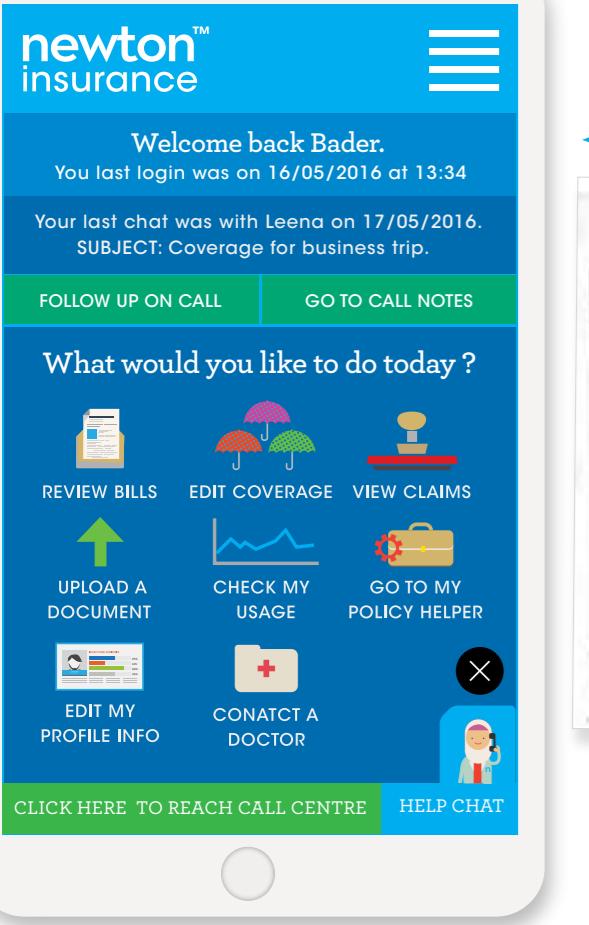


**DOWNLOAD REPORT**  
Study on SME experiences in the UK with claims,

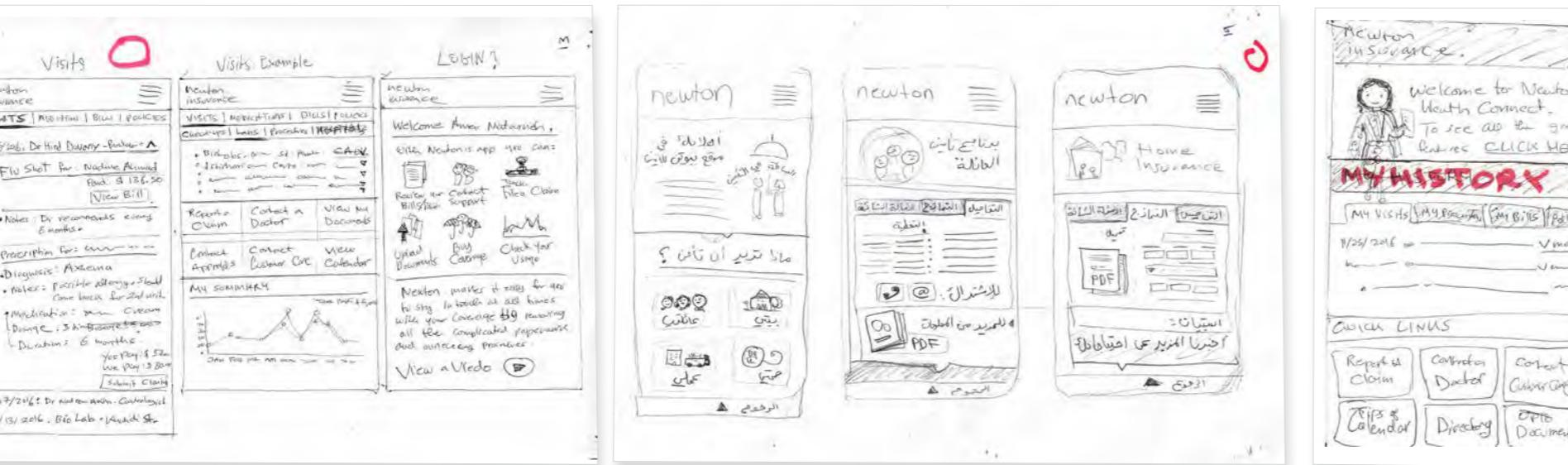
## THE NEWTON APP

### GENERAL STRUCTURE AND DRAFT SKETCHES.

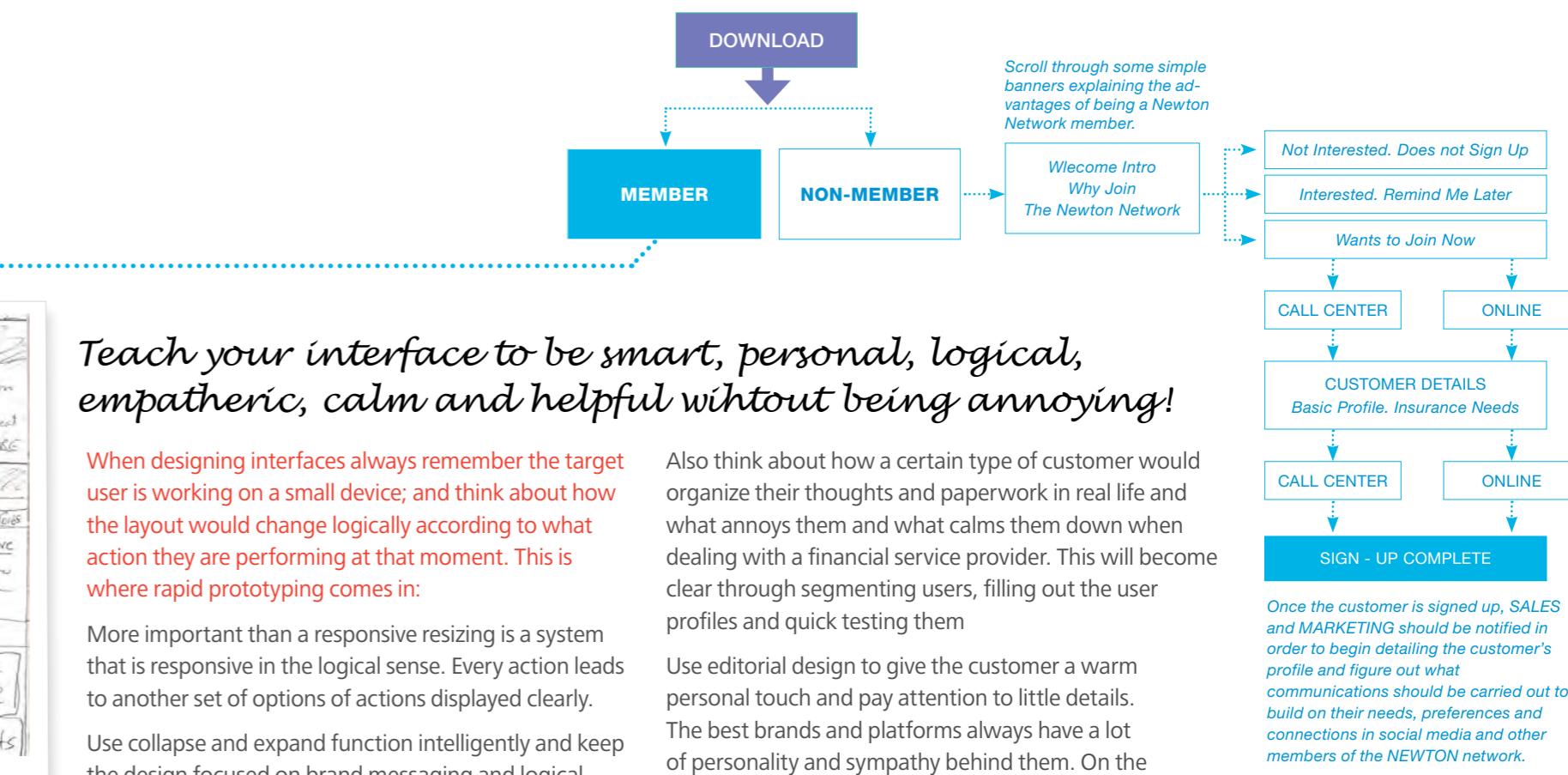
## Newton application Guidelines for Usability



The best apps behave like your favorite personal advisor at a company



and the last paid 3 claims and health tips.  
A business user might want a mix of actions related to their activities - and so on. This in addition to journey mapping designed by NEWTON with constant reviews and tweaking to ensure a pleasant customer experience.



Teach your interface to be smart, personal, logical, empathetic, calm and helpful without being annoying!

When designing interfaces always remember the target user is working on a small device; and think about how the layout would change logically according to what action they are performing at that moment. This is where rapid prototyping comes in:

More important than a responsive resizing is a system that is responsive in the logical sense. Every action leads to another set of options of actions displayed clearly.

Use collapse and expand function intelligently and keep the design focused on brand messaging and logical information design. Be sure not to get carried away with design styling and remember that many financial service activities online involve providing information that would normally be filled in on beautiful paper documents or filled in by a representative whilst talking to you.

Also think about how a certain type of customer would organize their thoughts and paperwork in real life and what annoys them and what calms them down when dealing with a financial service provider. This will become clear through segmenting users, filling out the user profiles and quick testing them

Use editorial design to give the customer a warm personal touch and pay attention to little details.

The best brands and platforms always have a lot of personality and sympathy behind them. On the other hand, try not to overwhelm the customer with patronizing and pushy 'help tips'. Always give them the option to switch this off and make sure you work with the business line manager to identify the heavy duty confusions customers have and the reasons behind this and focus your helper layer on these.