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Project Report

Strategy for Enhancing American Family Insurance's Online Customer Service Offerings

Project Sponsor
American Family Insurance

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Executive Summary

American Family Insurance is the 3rd largest mutual property and casualty insurer in the United States with a 75 year history. American Family conducted this project as part of their ongoing effort to enhance their online customer service offerings.

The goal of the project is to perform a competitive benchmarking analysis of insurance and financial institutions and research leading practices of online customer service offerings. To accomplish this goal, the project team took two main steps: Customer Service Option Analysis and Customer Service Evaluation

The Customer Service Option Analysis provides a view of existing customer service options from insurance and financial companies as well as how AmFam's offerings are compared to its competitors. The analysis is composed of five parts. In **benchmarking analysis of service options**, the team assessed the online and offline service options available from AmFam and its competitors. In **site design** analysis, the team evaluated the usability of homepage, contact page, central help page and the help placed in key areas. In **benchmarking of proactive features**, the team identified and documented all the proactive customer service features that were encountered in the research process. The team also compared the availability of **calculators** among all the benchmarking websites and gained some insights from **live chat** providers through interviews and surveys.

In Customer Service Evaluation, the team assessed the implementation of the service options identified in the Analysis part. As the basis of evaluation, persona-based scripts were built. Personas are fictitious personal roles of typical customers of AmFam, and scripts are lists of steps taken to accomplish certain tasks according to the personas' needs. The four tasks (scenarios) involved in creating the scripts were: get a vehicle insurance quote, find an agent, apply for home equity line of credit and apply for a credit card. The project team then followed these scripts to evaluate the helpfulness and responsiveness of customer services of all the companies.

Based on the results of Customer Service Option analysis and Customer Service Evaluation, the team proceeded to generate the following recommendations to enhance AmFam's customer service offerings:

- Static FAQ's: Aggregate all the FAQ's and build a pull down tab to make specific FAQ sections easier to locate
- Searchable FAQ's: Offer searchable FAQ's to facilitate the process of searching for help
- Contact Form:
 - Add an auto-correct mechanism or pop-up reminder when information is irrelevant or missing in contact form
 - House links to FAQ and other contact methods in contact form page
 - Minimize the personal information required in contact form
 - Have a system to ensure that emails sent through contact forms are replied, such as a system generated confirmation email
- Live Chat: Look into the feasibility of live chat in certain areas of the website, i.e. incorporate proactive features into live chat to target customers of specific areas

- Phone: Reorganize all the service phone numbers and categorize them based on customers' needs
- Callback Request: Look into the feasibility of instant callback and place the link to this service in a more prominent location
- Homepage:
 - Make navigation bar larger and more prominent
 - Offer easier access to quoting tools on the homepage
- Contact Page: Categorize contact methods and include pictures to make the contact page more aesthetically pleasing
- Central Help Page: Add technical help for users in the central help page
- Quote Process: Make process location indicator more prominent with more step details.

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