

BETTER BUSINESS TECHNOLOGY REVIEW

Viva consistency

AT8's Mark Loosmore reveals the changes Aviva has made to its business strategy in the past two years in order to build a consistent e-commerce service for distributors



In 2008 Aviva made a brave decision to leave behind the Norwich Union (NU) brand, one of the best-known in the UK insurance industry. It did this to drive consistency through its global branding strategy. Little time was wasted because they had to implement the brand change throughout the business by the following June. The effect was not just a superficial name change; this was every internal document, every service, every product, every piece of stationary: the full monty.

With the change came the chance to create not just a new image but a whole new set of brand values with which to run the business. The company took the concept of building the business around the client and the distributor to the heart of its services, treating each client as an individual.

The e-commerce services were a focus point for this strategy. Relaunching these services was a chance to demonstrate the new brand and, more important, live the new ethos. Billy Burnside, head of e-business at Aviva, took time out of his busy schedule to explain the process and the results.

Previously, the e-commerce services were strong in certain lines of business such as protection, but were not consistent across the product range. They were also strong in the areas of new business, but weak in supporting the servicing of existing business.

Demand for electronic access

In looking to build the services around the distributors' needs and processes, Aviva spoke to more than 300 advisers and support staff. The feedback was clear: support needed to be consistent across the whole product range, so the advisers did not have to consider whether the product was available electronically or not. Instead, they could assume it was and so plan to work that way. The adviser research with the advisers also

showed that electronic access to information on existing business would be of major benefit to them.

With these core pillars to the strategy, Aviva launched a new e-commerce service on 1 June. There are two components of the service: an unsecured site that has product information and fund data, along with a few financial planning tools and a password protected section that has quote and apply capability, together with the ability to get information on existing policies.

The service is radically different to the old service in many ways. We recommend logging onto www.aviva.co.uk/adviser to take a look at the site. Its branding is clear, but the design has not compromised the functionality or usability. Standard menu bars are used to navigate around the system, but Aviva's usability tests and eye tracking surveys showed the IFA usually focused on the centre of the screen, so they have put navigation in the middle of the screen as well. Quick-links are also used to take the user straight to the right part of the secured site without having to return to the home page.

Aviva has used IBM's WebSphere to create the solution and this has enforced some useful disciplines on the design team. Web pages are grouped into distinct types, with each driven by a template. As a result, the presentation of information is consistent. All product information is present in the same manner: five tabs exist covering features, facts, figures, clients and support.

Having more structure has also enabled the number of pages to be rationalised. Previously, the NU site had more than 1,200 pages; the Aviva site has just 200 pages. The results of a more orderly approach are quite tangible. In the NU world, 40% of help desk calls were related to locating information in the site. Since the launch of the Aviva site, this has fallen to just 3%.

The unsecured site has been



stripped back to focus on the core information an adviser needs. There is information on products, funds and a library for documentation. Each of these areas is easy to use. The product area is consistent in its layout of information, which helps a user to find the relevant information quickly. The fund area includes a search facility that helps the adviser identify the right funds quickly via drop-down lists of filters.

Secure information up front

On entering the secure area, one of the big changes in approach is immediately obvious: information is pushed to the user and the site does not wait for the user to request data. On logging-in, new business tracking information and recent activity is highlighted, presenting the frequently requested information to the adviser up front.

The secure area includes quote and apply facilities. It also has a 'My Client' facility that enables the adviser to research the policies held by their clients. Access to this information is restricted by Agency Code, so users can only search their own clients. Of course, this creates problems for a few companies that operate under a single Agency Code across the whole firm. Aviva has dealt with this by restricting the search features to policy number in

these cases (it has identified eight firms that have issues with a Single Agency number).

Despite the rise of customer-centric services, surprisingly, 50% of searches are still made via policy numbers, so this is not a massive problem. For all other firms, the research facilities are comprehensive and the range of policies that can be accessed on the site is vast. Aviva launched the service with access to 4.1 million policies and has now increased this to 5.5 million policies. By the end of the year they expect that 6.4 million of its seven million policies will be accessible.

Contract enquiry messaging

The policy data provided is comprehensive and consistently laid out and includes not just the current fund splits and valuations but also provides access to the fund factsheets and transactional history. Aviva also supports contract enquiry messaging to most IFA back-office systems. The data available by this route is not as rich and the policy coverage is much smaller (covering about 2.2 million policies). However, this is still a preferred route for many IFA firms to access information, especially when compiling overall portfolio analysis reports.

The extranet site also contains a few financial calculators and planning tools, including a fund performance projection tool for pensions from Barrie and Hibbert through its pension tracker service. It is clear though that this has not been the focus for Aviva, with its drive to get the core services right across its product range. Its experience and user feedback is that the IFAs are now directly investing in their own planning tools to provide consistency and independence across all providers. More important to Aviva is providing a rich, consistent service in the areas it has been told add value: access to product, fund and existing policy information, along with streamlined quote and apply functionality.

KEY INSIGHTS

- Talk to the target users;
- Carry out proper usability testing with observational and scientific assessment;
- Have a clear strategic vision and business goals;
- Avoid 'bloating' the solution with unnecessary or 'nice to have' functionality;
- Test the solution to gain feedback
- Adjust to meet users needs, especially where the impact is significant
- Remember that the market is changing and users are evolving, so constantly review and evaluate what is needed to remain a leader.

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