

Solutions for Insurance



The agent-client relationship is essential in the insurance business. And yet, J.D. Power reports that 76% of insurance shoppers switch to a new provider because they perceive a lack of customer service. Companies often give much attention when closing a sale, but have limited or no interaction again until a claim is filed. How then, can you engage your customers—and your employees—year round? Allegiance can help.

Loyalty is the best policy

With some of the highest customer acquisition costs of any industry, the insurance business relies on long-term relationships. In fact, it costs 7 to 9 times more to attract a new customer than to retain an existing one. J.D. Power estimates that unsatisfied insurance customers who switch providers represent \$7.6 billion in annual premiums. That's literally money out of your pocket in revenue and acquisition costs—unless you can generate true customer loyalty.

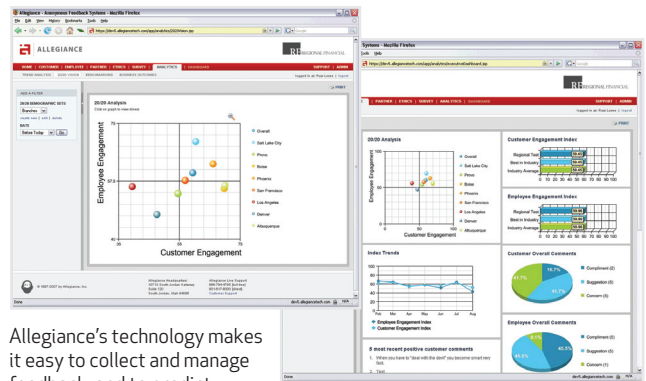
The Allegiance Engage platform is developed to help you keep communications open with your customers, even when they're not coming to you with a claim or for policy assistance. By proactively reaching out and providing a way for people to give you feedback about anything at any time, you inherently show customers their business is important to you. When customers know you're listening to their concerns, they're more likely to be loyal—and that can make all the difference. Sustaining customer retention rates by just 5% can double an agency's profits in five years.

It's about solid relationships on every side

Long-term loyalty doesn't just affect your customers—the satisfaction of agents and employees is also critical to success. Customers find value in working with the same team of individuals who recommend your products, and when employee turnover disrupts this, loyalty can diminish. That's why Allegiance also provides solutions to increase employee feedback. When you can immediately identify problems and success stories, you can act quickly to find solutions and duplicate positive events.

The Allegiance Engage platform includes tools that can specifically help insurance companies:

- Increase customer loyalty through stronger relationships
- Decrease employee turnover by discerning problems immediately
- Build long-term relationships by engaging your customers more frequently
- Improve profitability by lowering the time and costs of customer acquisition and employee turnover



Allegiance's technology makes it easy to collect and manage feedback, and to predict and manage engagement

Engaging customers and employees improves your bottom line

By using the Allegiance Engage platform, you can strengthen the core value the insurance business is built on: trust. Our CustomerVoice product complements your existing person-to-person service with a 24/7 communications channel. Just add it to your web site and customers can send feedback about your services that's as confidential or identity-driven as they choose. For a more proactive approach, CustomerPulse measures the "heartbeat" of your customers' hearts and minds. This email-based survey quantitatively shows trends in your business—pinpointing everything from a product to a sales office—so you can spot opportunities over time and head off problems before they occur.

Similarly, Allegiance's EmployeeVoice and EmployeePulse solutions monitor the stress and passions of company agents and staff. A Reuters study shows that companies with highly engaged employees have an one-year operating income improvement of 52% compared with companies with low engagement. Encouraging your employees and your customers to interact with you (and making it easy for them to do it) is the ultimate way to build long-term relationships—as well as profits.

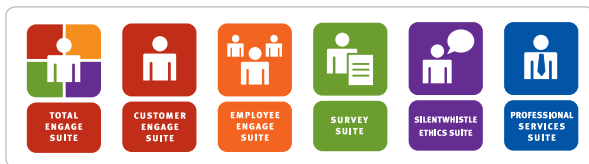
Engagement Solutions for Insurance

The advantage of total engagement

The Allegiance family of feedback solutions addresses the full range of people who interact with and make up your business. Our variety of tools allows you to proactively request information from them, or open a channel through which they can communicate with you at their discretion—and through which you can immediately respond.

The real power of Allegiance, however, is the ability to correlate this data to show exactly what people are feeling about your business, and how it relates to specific departments, sales offices, products, or changes in your organization. The Engage Platform takes the guesswork out of your business strategy. You'll have tangible data that can be acted upon to truly improve your profitability.

THE ALLEGIANCE ENGAGE PLATFORM SOLUTIONS FAMILY



CustomerEngage Suite

A collection of customer feedback tools that help your patrons share comments about their experiences or expectations. This suite includes CustomerVoice, CustomerPulse, ActiveSurvey, and MysteryShopper.



EmployeeEngage Suite

This group of products focuses on building an internal culture of trust and open communications. Not only can you use specialized surveys to get a snapshot of employee emotions, you provide an anonymous, non-threatening channel for expressing concerns, complaints, and suggestions. Includes EmployeeVoice, EmployeePulse, ActiveSurvey, and SilentWhistle.



Survey Suite

The Survey Suite provides numerous ready-to-use surveys and powerful reporting tools in a variety of categories. You can use the Survey Suite to gauge responses to current services or policy changes before you put them into play.



Ethics Suite

A web and phone-based "hotline" system and feedback channel, Allegiance SilentWhistle provides a way to internally identify threats of fraud, harassment, and policy violations while also becoming compliant with governmental whistle-blowing requirements.

When you use Allegiance solutions to strengthen relationships, customers and employees are more likely to continue their association with your business.



Professional Services

To make the feedback you glean from your Allegiance products even more powerful, Allegiance can augment your solution with Professional Services. Our Ph.D.-led teams include published experts in engagement, loyalty, analytics and marketing. They will help you make the most of your collected data through services like Implementation, Training and Education, and in-depth Best Practices consultation.



TotalEngage Suite

TotalEngage employs the full Allegiance Engage platform to bring you all of our products in customer engagement, employee engagement, ethics management, and online survey systems. Together, this family of innovative feedback solutions can give your company a global approach to achieving long-term success—and it's more affordable than you might think. Even if you're primarily interested in just one aspect of the Engage Platform, ask for a cost comparison of purchasing the full TotalEngage Suite. The value is sure to please you—and the global feedback you'll get will become an advantage you won't want to go without.

For more information, visit www.allegiance.com.
To demo a product or contact Allegiance Sales,
call 801.617.8000.

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