



Insurance Broker Sends a Message to Consumers

BACKGROUND

Allen & Allen, the eighth largest independent insurance broker in the UK, specializes in motor insurance. In the past, consumers shopping for the best price would contact Allen & Allen and other insurers one by one—a time-consuming task. Today, consumers increasingly visit comparison websites such as confused.com or moneysupermarket.com that automate the process of price checking. The consumer simply provides contact information, answers a few questions and the chosen site searches for and displays the lowest insurance premiums among participating firms. Typically consumers then chose the lowest cost policy, provided all other preferences are met. The firms that provide the lowest premium quotes also receive the consumer's full contact information enabling a sales representative to contact the prospective customer. Historically, Allen & Allen would attempt to call the contact by phone to close the sale. But speed is of the essence.

“Speed of response is essential to securing the business...You can send a text message and ask the same questions that a contact center agent can and achieve excellent response rates.”

DAN BIRCHMORE | Group IT Director | Allen & Allen

CHALLENGE

The longer it takes to reach the consumer, the greater the chance that one of the other firms will contact the lead first. “Speed of response is essential to securing the business,” says Dan Birchmore, Group IT Director, with Allen & Allen. “It often took multiple calls before we could reach the consumer, which delayed contact and added significant overhead to the operation. A typical call for Allen & Allen costs £1.50. (\$2.96 USD*) Allen & Allen needed a faster, more efficient and cost-effective way to reach interested consumers.

SOLUTION

The insurance broker found a better way to reach leads using two best-in-class companies, everymessage and mBlox. “We looked at a number of vendors before rolling out this solution,” says Birchmore. “But the key differentiators for us were the tool kit from everymessage and the fact they and mBlox were willing to work closely with us to customize a solution to our needs.”

everymessage is a mobile messaging specialist that delivers innovative solutions to many industries including contact centers. Key to everymessage’s offering is its Messaging Tool Kit that allows clients to set up text messaging campaigns in literally a few clicks. To ensure reliable delivery of messages, everymessage teamed with mBlox, the world’s largest mobile transaction network, to create a seamless and reliable messaging solution.

Allen & Allen receives lead data from many comparison website sources. Through the everymessage solution, this data is entered into a database which is polled every 5 minutes for mobile telephone numbers of fresh leads. Varying the content of the messages, an SMS message is sent via the mBlox network, asking the consumer to call for an improved insurance quote or asking specific questions relating to risk in order to assess improved quotes. The automation of this service is a key element to its success. “Our sales managers are not technology whizzes. everymessage allows them to manage campaigns effectively and in real time, changing them as often as they like in a simplistic manner,” says Birchmore.

Allen & Allen is finding new ways to leverage the solution, continuing to look at other areas where everymessage and mBlox can offer a savings or improvement in customer service. “We are presently contacting half our customers through SMS when their policies come up for renewal. It replaces phone calls, as well as letters and the cost of postage. everymessage and mBlox give us a cost-effective alternative,” says Birchmore.

“We presently contact half our customers through SMS when their policies come up for renewal. It replaces phone calls, as well as letters and the cost of postage. We achieved over \$1,000,000 in renewal revenue through one campaign alone.”

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BENEFITS

Since it was deployed in mid 2007, the everymessage and mBlox solution has been a solid success. Each month, more than 1000 *additional* prospective customers have been contacted generating over \$1,000,000 in new premiums for Allen & Allen. Sending SMS messages has proven far more effective at reaching prospects in a timely manner than calling, providing Allen & Allen with a competitive advantage over other insurance firms that continue to try reaching consumers by phone.

While Allen & Allen has seen the number of policies it writes increase, its outbound calling costs have declined as SMS messaging has reduced or eliminated the number of phone calls made. In fact, the program has been so successful that leads received from one comparison site, have only been contacted by text. Allen & Allen has relied solely on consumers responding to the SMS message by phone. Thirty would-be outbound agents were instead focused on handling inbound calls and closing business with consumers, providing a higher direct value to the company. This application and other SMS solutions made possible by everymessage and mBlox, have proven to Allen & Allen that SMS is a strategic and cost effective tool for driving revenue.

*Using a conversion of 1 GBP = \$1.97 USD in June, 2008

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