

CASESTUDY:

Ineas and eGain

First Pan-European Internet Insurance Company Deploys eGain Mail



Executive Summary

Company Profile

Ineas is backed by Securitas LCC and Century Capital, both renowned financial institutions. Ineas is taking advantage of new opportunities offered by the single European market. The company is focused on the Internet as its distribution and partnership channel and is set to use all the flexibility and interactive functionality it offers.

Personal insurance, such as home, car, accident and liability insurance is its main focus. However, Ineas does not stop there and offers additional services such as information about risk analysis, loss prevention and insurance. Ineas aims to be a transparent, flexible and efficient organisation offering competitively priced insurance products and the highest levels of service to its customers.

Ineas is currently operational in the Netherlands, Belgium, France and Germany, and more European countries will soon follow.

Challenge

Online communications is a critical business process in Ineas' operations. As the volume of email increased Ineas had to replace its small scale MS Access based email management solution in order to continue to ensure quality and responsiveness of communications. They looked for a scalable and robust application, which delivers rich functionality as well as maximum traceability and fast response times.

Results

eGain Mail provides an easy-to-use, scalable and modular solution, that will grow as Ineas itself grows. All email traffic, varying from requests for information from prospects to claims by customers, are now handled by an easily managed central system, that sorts and distributes email by country. Email is answered promptly in the local language and according to local insurance regulations. With eGain Mail Ineas is able to achieve consistency in answering emails, to outsource its contact centre activities in each country, and to optimise response times.

Using the Internet

Ineas is the first pan-European Internet insurance company. In September 1999 Ineas first started to sell policies online and faced a unique set of challenges. Ineas had no large legacy back-office systems but they did need to spend a considerable amount of time obtaining licenses to act as an insurance company in the Netherlands, Belgium, France and Germany and preparing a comprehensive, interactive Web site.

It was when Ineas launched their Web site that they took the first steps towards implementing online customer communications. "For the management of our incoming and outgoing email we used an MS Access-based management system," says Guy Leroy, Chief Technical Officer at Ineas. "As the volume of email increased, so did the complexity. We had to look for a more scalable and robust solution."

Business Critical

Email is a critical business process in Ineas' operations. The company uses email for all communications with customers, affiliates and partners. Uses include contact centres that handle prospect requests, customer claims in the four countries and providing customers with relevant information through WAP or SMS.

All these activities are handled by eGain Mail.

Ineas always welcomes online communications from its customers, affiliates and partners, and features email prominently on their Web site. Ineas believes that people today want flexibility and choice in how they communicate and are determined to make it easy to use both online and traditional channels.

"As an Internet company, we use an extended model," says Guy Leroy. "Ineas itself employs a small group of people. Most of the operational tasks such as answering questions or handling claims are carried out by local affiliates or partners who know the local market, the culture and have the resources."

Selection of an Online Customer Communication System

Ineas started the selection process with a large number of applications but quickly dropped most of them. "We focused on a solution that would fit our needs: easier management of the volume of emails, faster response times, consistency in handling of email traffic, maximum scalability and fast implementation. Our choice for eGain Mail was clear; it's a modular solution, which was easy to implement, and which will allow us to grow as we expand into more

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European countries. Unlike traditional CRM implementations, which take much time and resources, we knew eGain Mail could be rapidly deployed, and we would start to see immediate returns," says Leroy. Ineas switched to eGain Mail in the third quarter of 2000.

Results

Ineas' policy is to answer all email within 6 hours and eGain Mail has been central to achieving this goal. Emails are now handled by one, central system, based and distributed according to the country of origin. eGain Mail has enabled Ineas to meet their policy through email tracking, and through automatic alarms generated in case of late answers to emails.

A recent Europe-wide study by Tillinghast-Towers Perrin Management shows that Ineas gives its customers extraordinary support when making buying decisions online. Tillinghast analysed the Web sites of 30 online financial service providers in Europe. Ineas scored above average in all fields and reached no. 2 on the European list of online financial service providers. In the Netherlands Ineas was ranked first.

Other surveys in Germany show the same results. A survey, conducted by the German magazine **Online Today** in September 2001, named Ineas the test winner. The magazine ranked the Ineas Web site as excellent. A market survey by DirActive AG in July 2001 ranked Ineas highest in field claims handling.

Multi-lingual Communications

As a pan-European Internet-based company, the Ineas vision is to provide a single face to the customer but at the same time handle each communication personally and appropriately.

eGain is essential to achieving this vision. Ineas is now in the process of introducing eGain Mail Global - the multi-lingual version of the application. eGain Mail Global recognises communications by language, and distributes to the appropriate person or group, both inside and outside the company. eGain Mail Global manages multi-language content in a single database, allowing all parties to work in the language of their choice.

Says Leroy: "As many emails are handled locally by partners we plan to implement the multi-lingual version. European countries have different regulations on insurance, which we have to deal with appropriately. This will also enable us to address customers in their own language and culture.

"We have introduced Web forms and look forward to support for call backs on our Web site. eGain Mail provides us with an excellent basis for further expansion. It enables us to realise consistency in answers, to outsource our call centre activities in each country and to optimise response time," concludes Leroy.

eGain

Gain Customers Sustain Relationships

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