

# EXECUTIVE QUESTION AND ANSWER

Presented by Innoveer Solutions  
and Aviva

# Q&A

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**AH:** How did Aviva first become involved with CRM?

**NR:** At the start of 2001, a new managing director and a new executive team began examining our overall business strategy and operations, as well as our direct sales systems' capabilities and processes. We also evaluated our front-office capabilities, and discovered significant inefficiencies within our business. As a result of these efforts, we realized the need for a CRM solution to help improve our sales, marketing, and customer service efforts and success rate.

**AH:** When you began your CRM initiatives, what was your implementation approach?

**NR:** We deployed our CRM solution in stages, first for our direct sales, telesales, and telemarketing teams, so that we could test it and examine it from a broader, business perspective. This enabled us to accurately evaluate if our system could help us with healthcare claims and healthcare administration, as well as our overall business units' productivity and success.

At that point, we were able to document our needs and the capabilities of this new technology within our IT blueprint, and then implement functionality for our other groups, including administration, underwriting, complaints management, and intermediary sales – integrating our system throughout all business units. As a result, we simplified our whole customer management process and have improved our overall efficiency. Increasingly, we are witnessing more and more value from the system.

**AH:** You are currently experimenting with analytics. Do you see that as adding business value other than just further data capture?

**NR:** Analytics will help drive a cultural change throughout our business. It will move us from a historical-only view of

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**AH:** What advice would you give others in your position regarding how to successfully implement CRM?

**NR:** If you do not have the necessary CRM expertise, make sure that you develop an internal CRM team with the experience to work alongside outside consulting help that has the knowledge-base to successfully design and implement CRM. Design is key to success.

Also, with CRM applications, you must be able to adapt your customer requirements to your CRM package. This was the case for our implementation. Customers make demands, and although it may seem easier in the end to just simply do what the customer asks for, it is not, and may lead to a lot of unnecessary coding and configuration. Beyond that, project management and everything else is the same as any other major IT application.

**AH:** What are the next steps for your CRM system?

**NR:** At a strategic level, we have defined our future business targets, and we would like to add functionality to help us achieve them. For example, if we have to double our sales across all of our markets and distribution channels, how can we enrol this business onto our books? How can we determine our current costs for that new business, how do we scale up, and how do we keep costs down? Our CRM system is going to have a large part in that documentation and analysis.

We are also evaluating how we can handle online service and customer management more effectively, and again, our system will play a role in that as well.

As we move forward, we are ensuring that our business problems and IT solutions are aligned. With this bottoms-up approach, we must link all of the independent business changes – the technology and the processes – together. For instance, with our new business processes, when we receive an insurance application form, we have the form and the sales opportunity linked together. We are now receiving touch points on separate projects – our CRM system will give us discrete benefits, and we are on the cusp of being able to connect ‘this to that,’ and truly realize the power of having a single CRM platform.

Having a common IT architectural platform changes the way that we look at our projects, specifically the projects within customer service and sales. Going forward, our projects will be far

more process-orientated. That is where we will witness the real power and benefits of CRM because of its range from sales through service.

**AH:** What other lessons and advice have you learned that you can share with other insurance companies beginning on a journey similar to yours?

**NR:** First, someone must take the responsibility for the design – someone with expertise at the design level. There are many ways to implement CRM, and you have to ensure that they all come together. Next, when developing your requirements, take time to make your business think about how it will use the package. Those are the two most critical pieces: Keep control of the design and carefully develop your requirements for the software. If you do these, and you have a solid package, you will have a better guarantee of project success.

#### ABOUT INNOVEER SOLUTIONS

INNOVEER SOLUTIONS, an award-winning CRM consulting firm, provides advanced services to high-technology, life sciences and insurance companies, among others, in the areas of planning and strategy, technology implementation and optimization. The company's deep industry knowledge, broad technical skills and Multishore Methodology enable organizations to address their critical customer-facing issues and achieve an integrated view of all customer information. With an exclusive focus on customer management since 1998, Innoveer has worked with more than 400 organizations to increase their overall business growth, improve internal efficiency and enhance the customer experience.

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## ABOUT AVIVA

AVIVA, the international savings, investments and insurance group, is the world's fifth largest insurance group, serving 50 million customers across Europe, North America and Asia Pacific.

In the UK, Aviva is a leading provider of life, pensions, investment, general insurance and health products to more than 20 million customers. Aviva also provides roadside assistance through the RAC.

Products are distributed through a number of channels including IFAs, brokers, corporate partners and direct to customers via the internet.

Aviva's UK Insurance business has a market share of around 15%, making it the largest general insurer in the UK. The business is focused on insurance for individuals and small businesses.

Aviva's life and pensions business in the UK has a total market share of 12% and a top three position in its key markets of savings, protection, and annuities.