AXA 손해보험의 CRM과 Data science

2014.10
AXA 손해보험

redefining / standards

Contents

1. AXA 손해보험의 Biz Model

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"합리적인 당신을 위한 최고의 선택, 다이렉트 보험"

자동차 보험 중 다이렉트 가입 비중 (%)

합리적인 보험료

중간 과정이 없기 때문에 설계사 위주의 기존 보험사보다 보험료가 훨씬 저렴합니다.

언제 어디서나 편리한 가입.

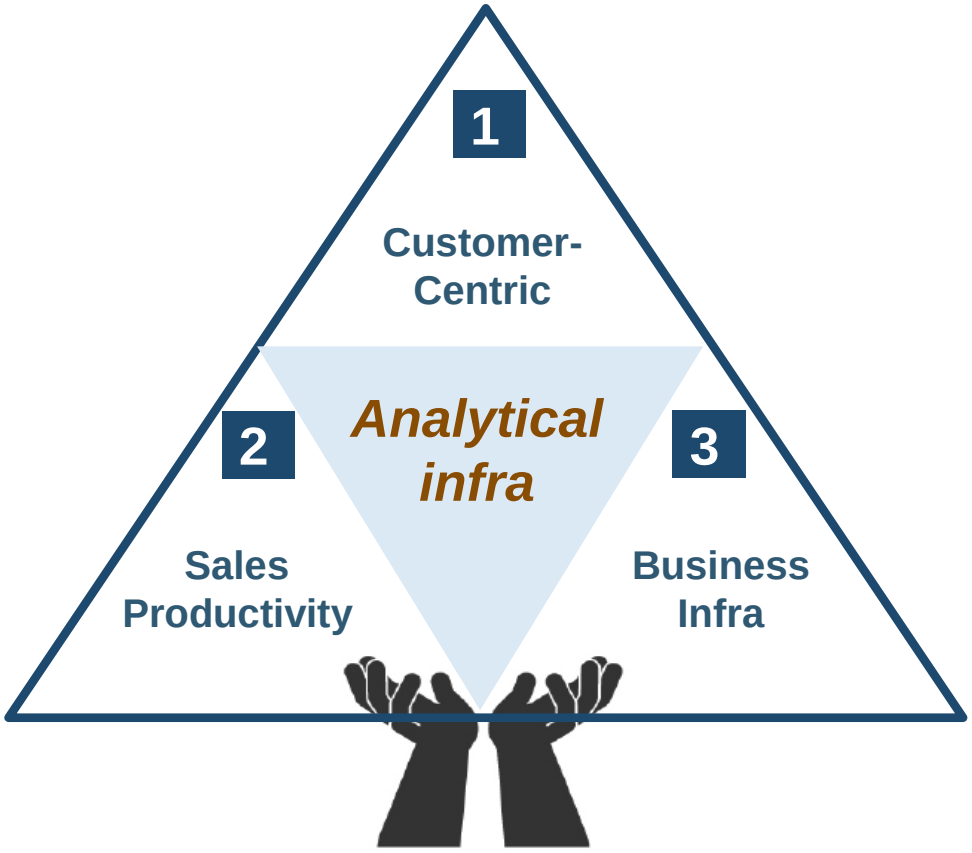
고객이 원하는 시간에 인터넷, 전화, Smart phone 을 통해 가입 할 수 있어 매우 편리 합니다.

우수한 보상 서비스

전국에 걸쳐 있는 강력한 보상 네트워크로 사고 시에도 항상 안심이 됩니다.

1. AXA 손해보험의 Biz Model

Direct Model's key factors



1 Customer Centric

- Well segmented Customer Database and call routing methods
- Customized Offering based on Customer's behavior and characteristic

2 Sales Productivity

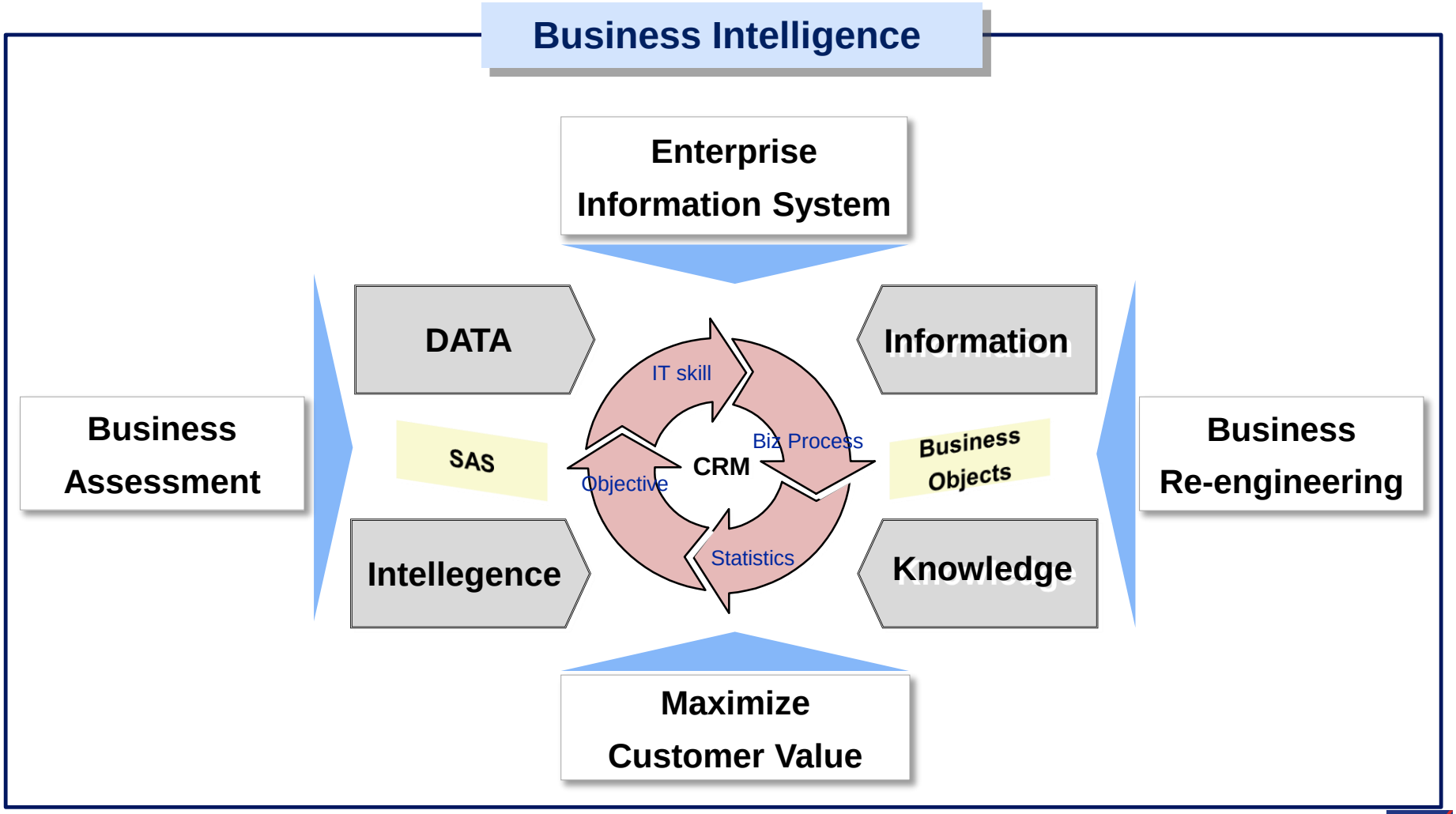
- Management and monitoring process for productivity improvement of sales by understanding Sales agent's behavior
- Suitable remuneration and goal setting

3 Business Infra

- Call and Web IT infra in line with Biz process
- Analytical infra from DB acquisition to service based on customer journey

2. AXA 손해보험 내 CRM 역할

2-1. CRM Team의 추구 방향



2-2. CRM Team의 Biz 역량

Key successful factors to be data scientist

- Biz Understanding
- Experience
- Root clause

- Bottom Up(내부목소리)
- Consultant
- 눈높이

- Action Plan이 결정
- Biz Re-engineering
- ROI

1. Business Understanding

" 니들이 Biz를 알어?"

2. Communication

"복잡하고 어려워 근데 윗분들이 시켜서 하는 거야"

3. Action Plan

"좋은 건 알겠는 데 그래서 수익을 창출할 수 있나?"

2-3. CRM Team의 Biz Scope

CRM Team's History

'13 Analytical Organization Creation by Center of Excellence

1st. Gen. 2002 ~ 2006

Information

- Enterprise information System development
- Deliver analysis report to Biz team

2nd. Gen. 2007 ~ 2010

Knowledge

- Unified Data analysis based on customers.
- Customer profile and Segments
- SR productivity index

3rd. Gen. 2011 ~ 2013

Intelligence

- Various Scoring model for Biz improvement
- SR ability diagnosis
- Fraud detection Scoring

4th. Gen. 2014 ~

New paradigm

- Advanced internal DB (CEP, Voice detection, log profiling)
- Linked with External DB (SNS, Socio geo graphic)

3. AXA 손해보험의 CRM 구축사례

3-1. SR ability diagnosis

상담원 역량 진단 프로세스

1. Main indicators selection

-SR's indicators gathering
-Interview with Operations support team and center staffs

Analysis

-Call information (73indices)
-Contract information (38 indices)
-Working attitude information (38 indices)
-Personal information (10 indices)

2. Modeling

- Convert selected variable
- Predict the premium of SR thru Regression Model

Modeling

-Skills (8 indices)
-Effort (13 indices)
-Attitude (10 indices)
-DB Usage (17 indices)

3. Data mart development

- Accumulate the daily average indicator value.

Results

-Predict premium level

Predicted level More than 80%

4. OLAP Realization

- Measure capacity grade
- Show the average / target indicator value by each grade

Grade Definition

Capacity grade	Target level
5	Top 20%
4	5
3	4
2	3
1	2

3-1. SR ability diagnosis

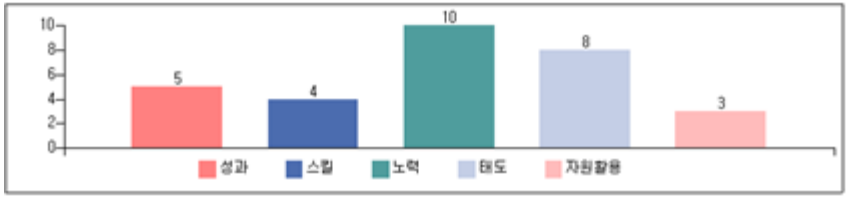
상담원 역량 진단 예시 (OLAP)

조회기간 : 2014년09월01일 ~ 2014년09월30일]

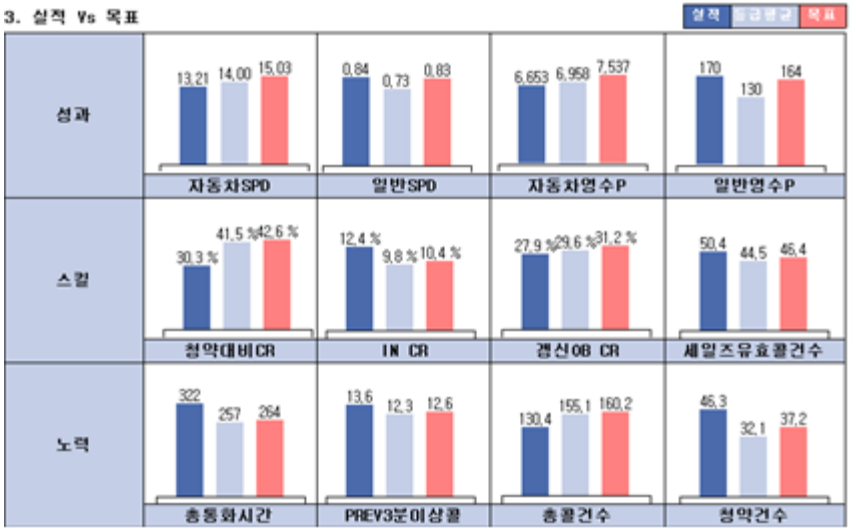
1. 상담원 기본 정보

사원번호	사원명	역량등급	센터명	실명	파트명	예측성과1	예측성과2
901	전	3	다이렉트1센터	과천	과천	992,966	603,531

2. 세부 역량 지수

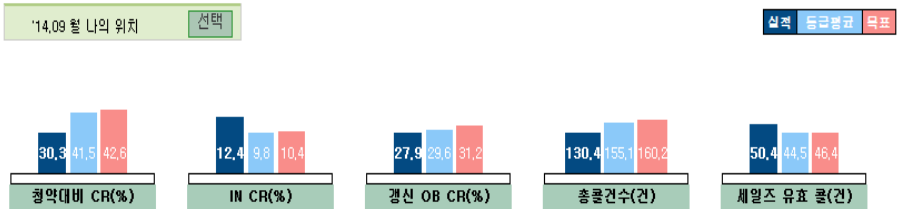


3. 실적 Vs 목표



Actually displayed Intra system

1



2

Where I am positioned compared to average, target levels?

1. Quantitative performances displayed provided by CRM
2. Qualitative performances provided by Speech analytics

Well linked

3-2. Fraud Detection System

Concept

" Integrate effective the Fraud Detection process through scoring system by Data mining."

Internal environment

Fraud Detection

- Improve the Fraud detection rate.
- Define and systemize the rule of Fraud detection by claim staff
- Need to the automated system not manual method

Enforce Claim Staff's ability

- Enforce claim staff's know-how for Fraud detection
- Reduce the searching time for detection

Evaluation Process

- Improve the FD modeling through evaluation process
- Analyze multi-dimensional for various fraud case
- Expand the analysis related with Underwriting

TO-Be system

- *Automated Fraud detection Process*
- *Fraud Detection Scoring process*
- *Analysis Report to evaluate score model*

3-2. Fraud Detection System

Analysis methods

The Insured

Policyholder

Accident → Reported by Call center

FD Scoring System

ICPS Search / Loading

FDS Mart By ADK

FD Scoring / Grouping

Automated Batch process (Reported day +1)

Provide FDS information on “Claim staff screen”

Added

Accident → Reported by Call center → Accident Inspection → Input the Injured info.

Decision by FD scoring System + Claim Staff ability

FD Scoring System

ICPS Search / Loading

FDS Mart By ADK

FD Scoring / Grouping

Automated Batch process (info. inputted day +1)

The Injured

The owner of damaged property

Claim Staff

Difficult accident

SIU Staff

Yes

Claim Staff

No

Normal Process

Investigation

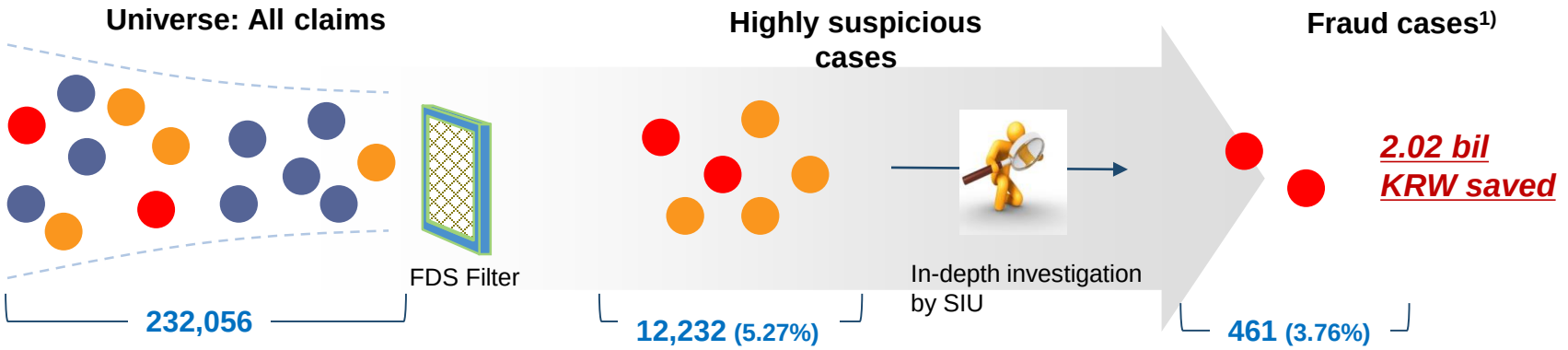
redefining / standards

ICPS : Insurance Claims Pooling System by KIDI

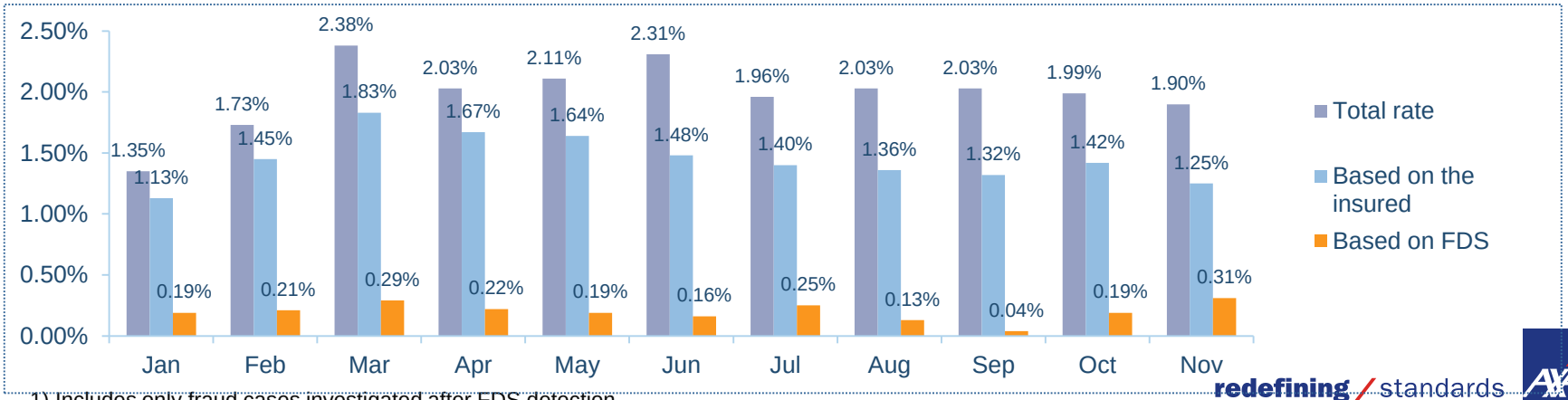
3-2. Fraud Detection System

Effect / Results

1. FDS detection performance (2011 Jan - 2012 Nov)



2. Detection rate analysis

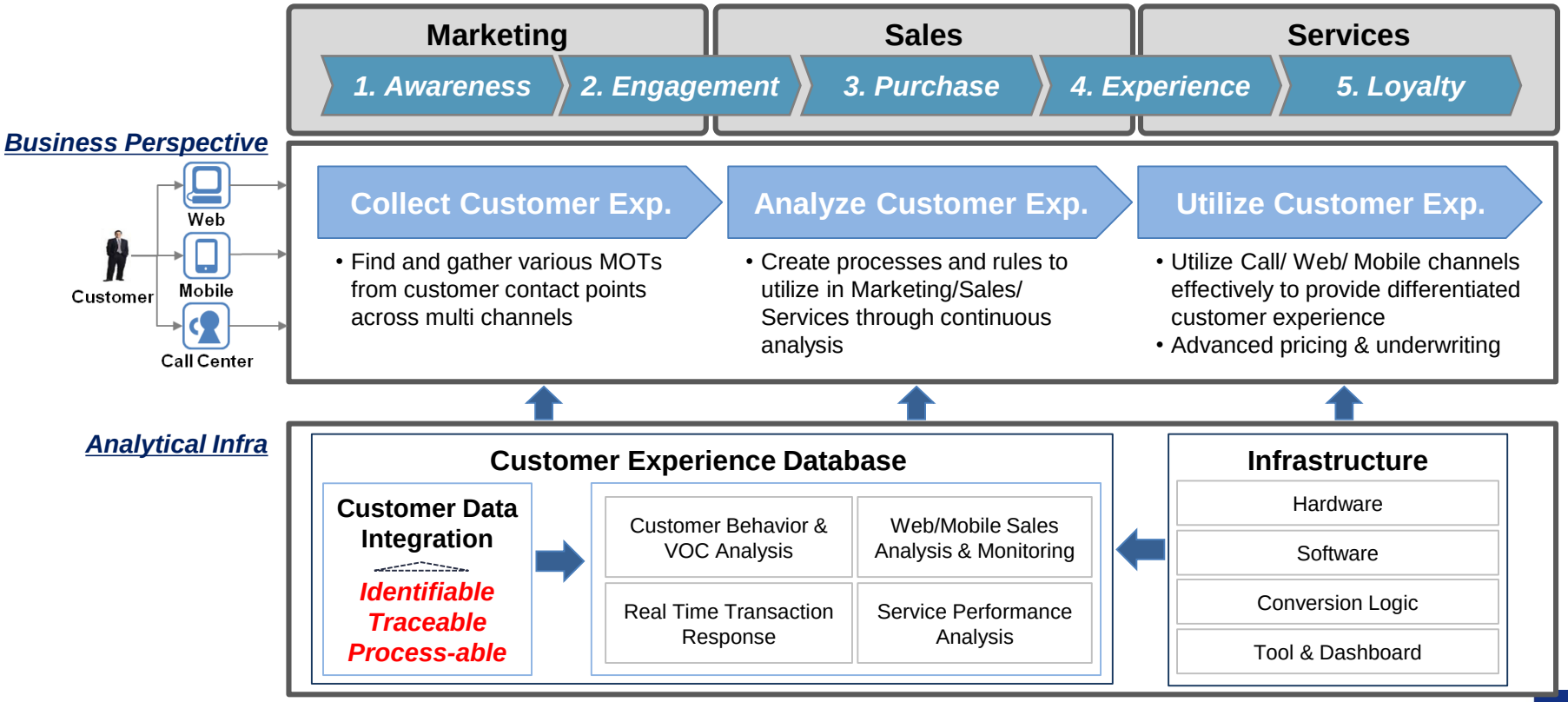


1) Includes only fraud cases investigated after FDS detection

3-3. Customer Experience Platform

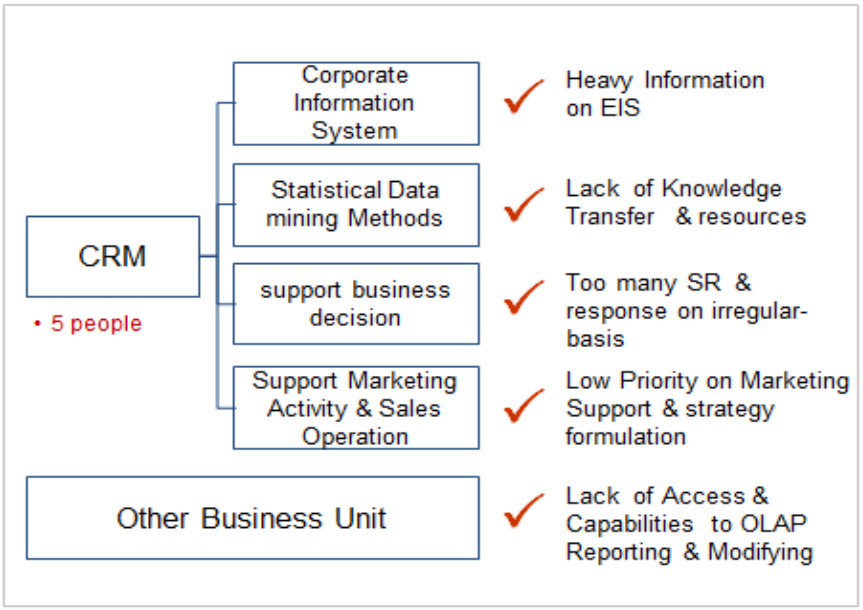
" Customer Experience Platform will provide the foundation for gathering and analyzing data across customer experience for whole business area."

Customer Experience Platform Approach



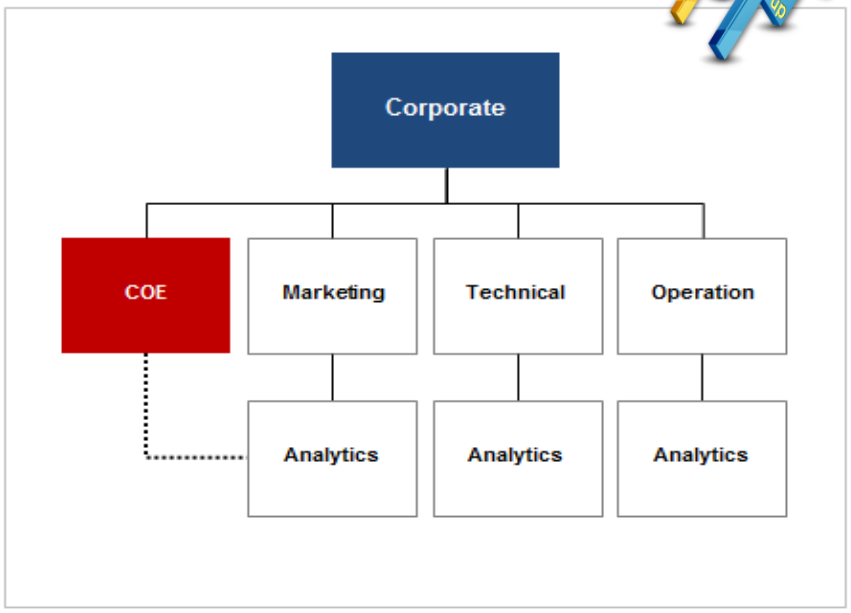
3-4. Centre Of Excellence

AS-IS



- Current **analytic functions of each team are heavily dependent on CRM team's limited resources**
- Roles such as EIS and CSR are also part of CRM team's responsibility, **resulting in reduced available resources for forming marketing strategy**

TO-BE



- Build **Center of Excellence in analytics**
- **BA(Business analyst)** will be dedicated to each team for analytic operation
- Through **cooperation between different organizations, holistically integrated analytics** will be possible.

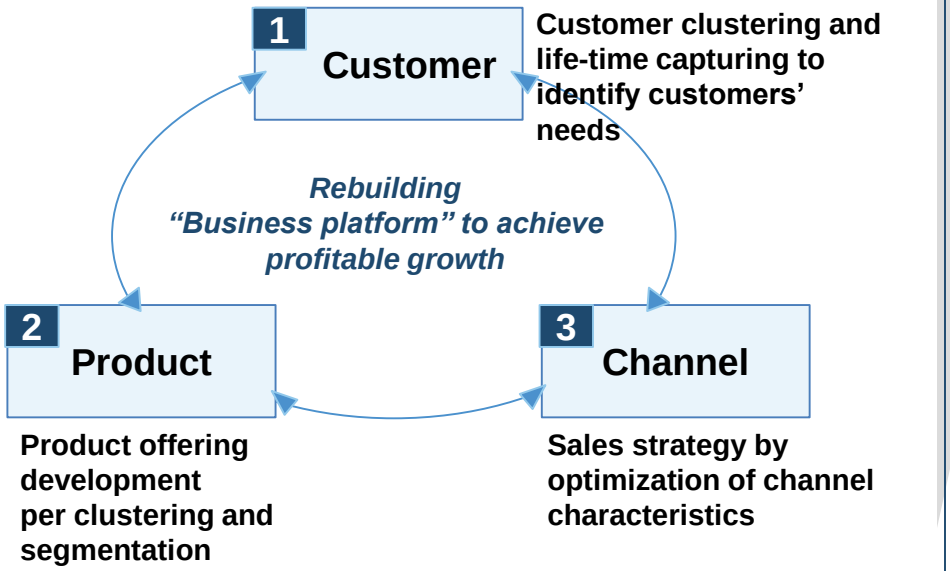
- ***Define Role, talent and required skill proficiency of Analyst***
- ***Offer AXA analytics learning course (Biz understanding, SQL, OLAP, SAS and Data mining)***

4. AXA 손해보험의 향후 CRM 전략

4-1. Accelerate Digitalization 1) CPC

Customer centric approach with digitalization

To reposition ADK as "Professional Insurer" through innovative offerings which fit into customer needs based on multi-channel collaboration



Intelligent customers segments based on their life time value

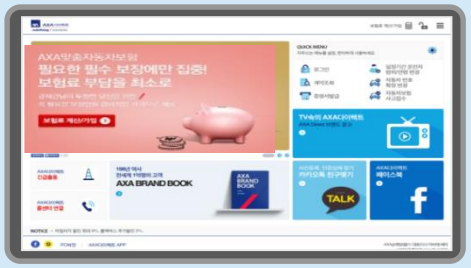
20 segments combined by 4 clusters & 5 life-stages

	Car	Baby	School	Retire	Single
OC					
NI					
BO					
PO					

4-1. Accelerate Digitalization

2) Digital Friendly Scoring

Web / Tablet PC



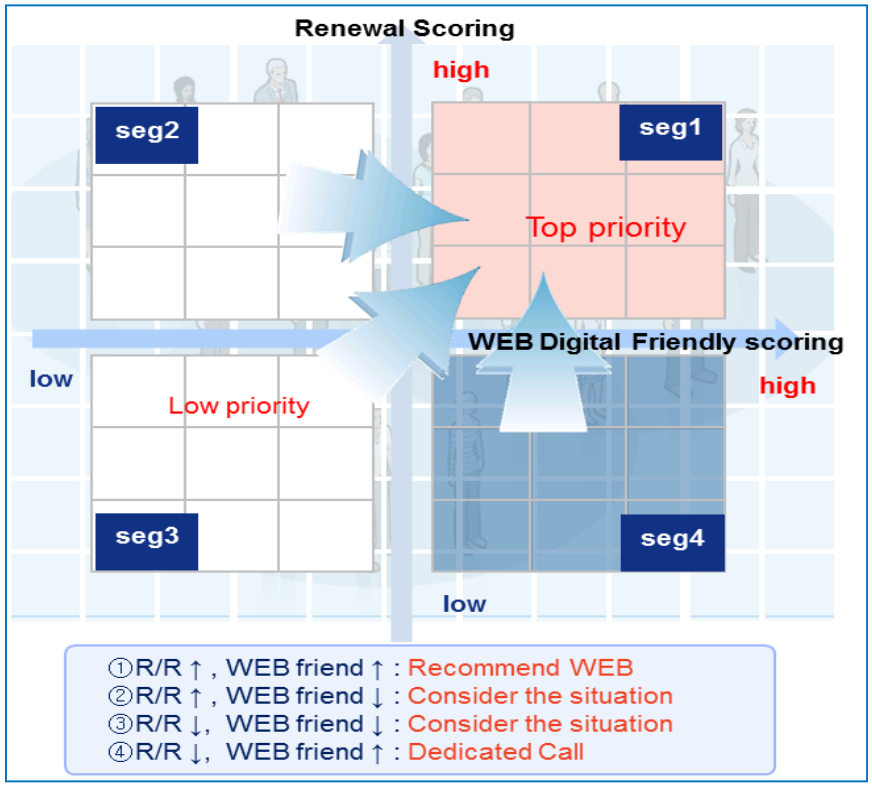
Mobile Web/App

Connected — *Integrated and interactive multi channel experience*

Personalized — *Personalized product offerings / services*

Convenient — *Customer-centric user experience*

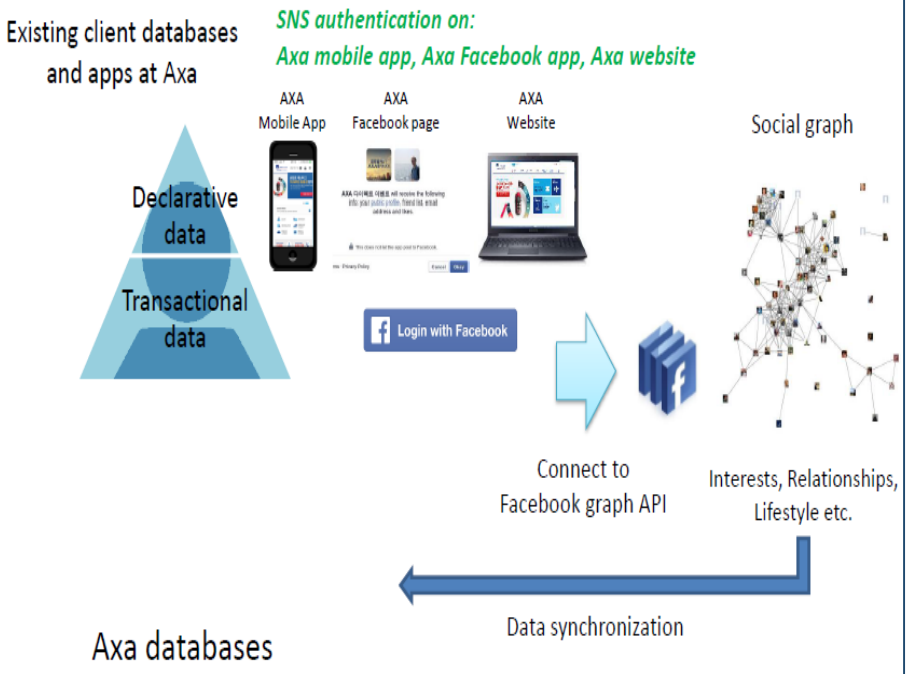
Customized Segment Strategy



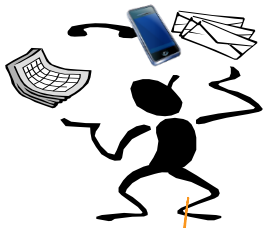
4-2. Advanced analysis

1) SNS

Facebook for ADK Digitalization

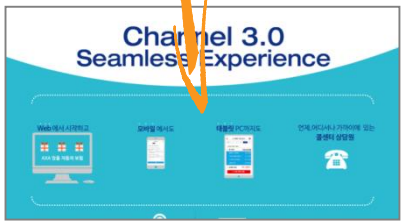


Kakao for ADK Digitalization



"Connectivity anytime, anywhere, and any device access"

Layer to bridge between Customer and Ch.3.0, mobile 3.0 in particular



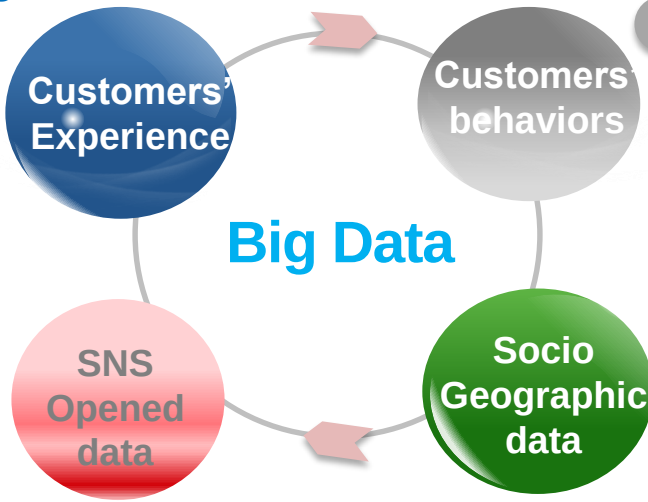
4-2. Advanced analysis

2) Big data

Big Data Driven

1. Local contact histories

- Contact histories thru any kinds of interacted channels



2. Voice detecting Analysis

- Detect customers' emotions
- Categorize price sensitive customers
- Understand customers' purchasing behaviors and patterns

4 SNS & Etc

- Facebook, Kakao user
- Opened statistics information
- Korea statistics Information

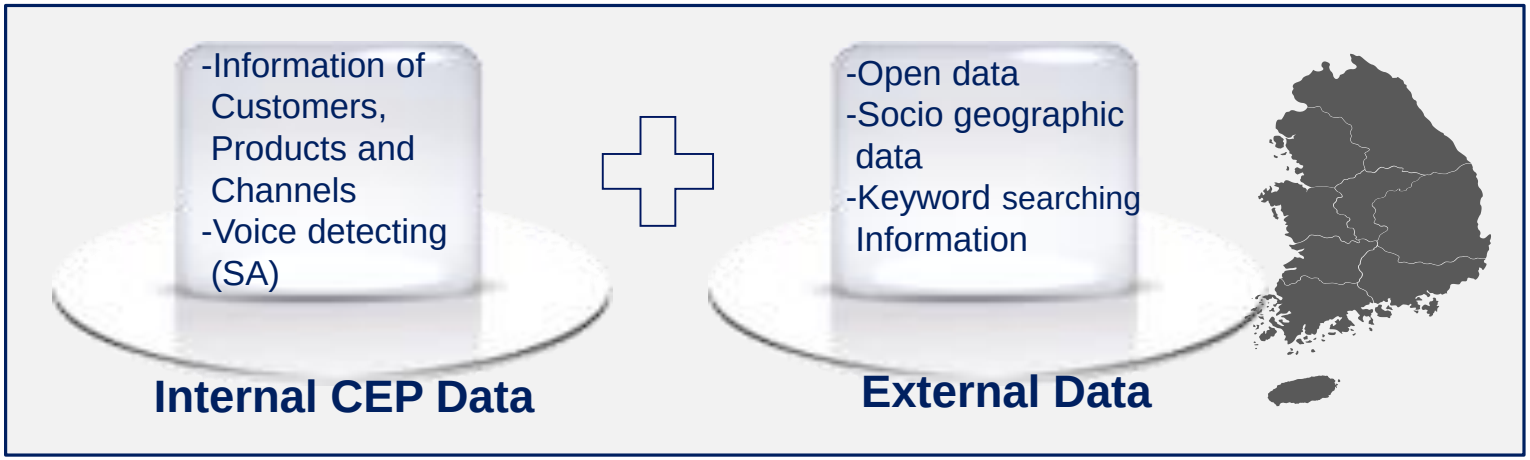
3. Geographic scoring

- Commercial Area
- Avg. Income
- Avg. Credit information

Channel	Sales	Servicing
• Digital friendly customers targeting • Customers' emotional sentiment and reactions will be reflected in call channels	• Offer customized plan according to socio geographic information - Income, credit , liabilities • Categorize price sensitive customers	• Customers' behaviors and emotional sentiment will be keys to provide high quality of service • Fraud detection process

Appendix - Socio Geo Graphic

" Internal CEP & external data will help to gather and analyze data in terms of enhancement of the current renewal scoring model and pricing/underwriting"



Current

Analysis scoring Model

(based on internal variable)

Mid-term by 2014

Analyze data

- SEGI based on individual customer data,

Ex) Credit report , Local Information, Credit capacity

Long-term

Combine

existing score model variable (pricing/ underwriting) and external variable based on socio-economics information

" Enhancement of renewal scoring model & pricing/underwriting model"