



Great Eastern Life

Isabelle Chan , 16-Jan-2003

The firm found that customers would make insurance-buying decisions based on information found on the Internet, but would eventually purchase offline.

In 2002, Great Eastern decided they needed to “intelligently humanise” their Web site with an “emotionally-intelligent” interface. They needed to synergise their offline, agent-centric sales channels with the Web. This was challenging, as it involved bringing online what is essentially an offline business process, which was unprecedented in the insurance industry.

Technology partner: [Perceptivel](#)

Software/Hardware: Perceptivel Collaborative Intelligence suite

In-house resources or outsourced: This project was completely outsourced to Perceptivel, which Great Eastern found to have the necessary experience and resources. It was also cheaper to license than to develop the technology.

Implementation period: The estimated timeframe was 25 days for the deployment of Perceptivel SiteVision on the Unix platform.

Benefits: The solution enabled Great Eastern to maintain a balance between quality of service and resource management. Even with limited resources, Great Eastern is now able to identify the customers who are “most likely” to buy its products and serve them well, giving customers a unique and personal service without intruding on customers’ privacy.

For example, Perceptivel SiteVision monitors a site visitor’s behavioural patterns and decides if the user should or should not be routed to an agent. This decision is based on whether the user has satisfied the business rules and is selected as a “qualified” customer. This pre-qualification minimises wasted manpower resources involved in selling a product to someone who is not receptive. By enabling agents to communicate with “pre-qualified” visitors, Great Eastern is able to increase both the value of the lead and the likelihood of the agent closing the deal.

Challenges and lessons learnt: Tremendous effort is needed to obtain buy-in from team members, who must accept and understand the importance of breaking away from industry norms and taking the lead in the adoption of innovative solutions that generate business value.

Plans for 2003: Great Eastern plans to further improve customer service, staff efficiency, and sales by adding short message service (SMS) features, e-customer relationship management capabilities and other wireless initiatives to existing systems, such as the Lifeisgreat portal, the agents’ Web site, the integrated point-of-sales system, and new staff Intranet.