

Hauptseminar E-Commerce

Insurance 2.0

Die Versicherung der Zukunft auf Basis moderner Webkonzepte



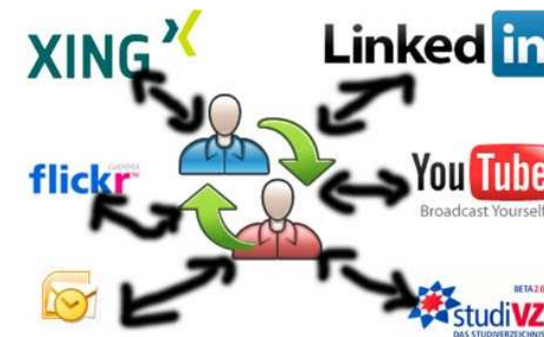
Quelle: [Insurance 2.0 – Versicherung auf Basis moderner Webkonzepte](#)



Roadmap

- Interessante Web 2.0 Technologien für Versicherungen
- Nutzen von Web 2.0 in Unternehmen – Status Quo
 - Wikis in Unternehmen
 - Intranetportal bei IBM
- Fallbeispiele: Ansätze von einigen Versicherern
 - Bloggen in der Versicherungsbranche
 - Podcasts bei Swiss Life
 - „Web 2.0“ Seite bei Progressive
 - Social Network bei Saga
 - Community „zuzzid“
- Fazit

Interessante Web 2.0 Technologien für Versicherer





Web 2.0 in Unternehmen

- Versicherungen eher konservativ
- Kaum Web 2.0 Ansätze bei Versicherungen vorhanden
- Andere Branchen sind bereits weiter



Liste von Unternehmen die Wikis einsetzen

- Amazon (TWiki intern)
- BBC (seit 10/2004 intern)
- British Telecom (seit 2002 intern)
- Buhl Data (betreibt steuerwiki.net)
- DHL (TWiki intern seit 2004)
- Dresdner Kleinwort (intern seit 1997)
- Deutsche Bank (intern seit 02/2007)
- Fraport AG („SkyWiki“ für alle Mitarbeiter)
- Google (TWiki intern)
- IBM (WikiCentral unternehmensweit)
- IDS Scheer (intern für Produktinfos)
- Motorola (intern Projektmanagement seit 06/2000)
- Yahoo (TWiki intern für Dokumentenverwaltung)
- SAP (TWiki intern seit 03/2001)



Intranetportal bei IBM (1)

- Communities: IBM Community Map beinhaltet 700 Communities of Interest
- Blogs: IBM's BlogCentral beinhaltet 31.200 Weblogs (614 Gruppenblogs) mit 74.000 Einträgen und 71.300 Kommentaren
- Profile in Gelben Seiten: 475.000 Profile in den IBM „BluePages“; ca. 3,5 Mio Suchanfragen pro Woche

Stand: Dez. 2006

Quelle: http://www-05.ibm.com/ch/events/symposium/download/haupt_peter_schuett.pdf

Intranetportal bei IBM (2)

The screenshot displays the IBM internal Blue Pages interface for Peter Schuett. The page is titled "IBM interne Blue Pages: Integrierte Funktionalität". It features a central profile for Peter Schuett, an IBM Sales & Distribution Leader Knowledge Manager, with contact information and a photo. The interface is heavily integrated with external services: a Jotspot Free Wiki widget, a XING social network widget, a Yahoo! Groups widget, a Myspace.com widget, and a Blogger widget. On the left, there is a navigation menu with options like "My History", "My Profile", and "Advanced Search", along with a "Your tags for Peter" section listing various keywords. A "GelbeSeiten" advertisement is also visible. The right side shows a "Connections" list with names like Hartmut and Frank.

Quelle: http://www-05.ibm.com/ch/events/symposium/download/haupt_peter_schuett.pdf



Bloggen in der Versicherungsbranche (1)

Blog bei der Hamburg-Mannheimer

- Start Februar 2007
- Gründe für starten eines Weblogs
 - „Besser, sie reden mit uns über uns als ohne uns“
(Zitat Herr Schallhorn Verantwortlicher Online Kommunikation)
 - Von Erfahrungen lernen und sich verbessern
- Eher geringes Interesse
 - „Existenz der Blogs wurde quasi nicht kommuniziert“
(Zitat Herr Schallhorn)
 - Wenige aktive Blogger im Unternehmen (letzter Blog am 09.11; vorletzter Blog am 26.08 (Stand 16.12.07))

Link: <http://www.hmi-blog.de/>

Link: <http://hmi-blog.typepad.com/frauenspecial/>



Bloggen in der Versicherungsbranche (2)

Blog - Deutsche Internet Versicherungs AG (Online KFZ Versicherer)

- Start des Blogs im Mai 2007
- Themen u.a.
 - Musikwahl zur Stressbewältigung im Auto
 - Komplizierte Rechtsfragen (Schuld- und Verursacheranalyse)
 - Diskussion begleitetes Fahren beim Autofahren mit 17
- Gründe für den Start
 - Offenheit und Ehrlichkeit verdeutlichen
 - Feedback von Kunden erhalten
 - mehr Informationen zur Versicherung bereitstellen

Link: <http://www.deutscheinternet-blog.de/>



Podcasts bei Swiss Life

- Podcasts richten sich an Makler, Mehrfachvertreter und Finanzdienstleister
- Es werden fundierte Fachinformationen zur Verfügung gestellt
- Ziele:
 - Bessere Kundenberatung durch Vermittler
 - Feedback zu einzelnen Themen durch Kommentarfunktion
 - Podcast als Hörbuch nutzen können
- **Link:** <http://www.swisslife-vertriebserfolg.de/videoblog/>



Web 2.0 Seite von Progressive (1)

- Drittgrößte Autoversicherung in den USA
- 1. gewerbliche Web 2.0 Seite eines Autoversicherers
- Start: 2. November 2007
- Features:
 - einfachere Navigation
 - stärkerer Personalisierung und Anpassung an eigene Bedürfnisse

Web 2.0 Seite von Progressive (2)

HOME / CAR & VEHICLE INSURANCE / HOME & PROPERTY INSURANCE / INSURANCE BASICS / ARTICLES & BLOGS / VEHICLE RESOURCES / CLAIMS & CONCIERGE / ONLINE CUSTOMER SERVICE

You Could Save Hundreds on Car Insurance!
Rates and coverage options in about 6 minutes!

Get a Quote
See our rate, buy and print.

Select: Auto
ZIP Code:
QUOTE & COMPARE
RETRIEVE A SAVED QUOTE

Or, shop with a local agent:
FIND AGENT / GET AGENT QUOTE

Manage Your Policy and More
User ID:
Password:
 Save ID
Log in Help Register
Pay Your Bill **Report Claim**

Oregon Customers
If you've been affected by the Oregon winter storm, please view [important information](#) about your Progressive insurance policy.

Local Response Vehicles
There are thousands of IRV's around the country ready to respond to your claim.
[Learn More](#)

CAR INSURANCE
QUOTE AND COMPARE OUR RATES
1-800-PROGRESSIVE
1-800-776-4737
[Car Insurance FAQ](#)

CAR INSURANCE AND MORE
NEW! Homeowners, Renters, Condo
Auto Insurance
Motorcycle Insurance
Boat Insurance
RV Insurance


ONLY ON PROGRESSIVE.COM
UPDATED!
Understanding Insurance
Are Pets Covered in Car Accidents?

Link: <http://www.progressive.com/>

Web 2.0 Seite von Progressive (3)

PROGRESSIVE

[Site Map](#) | [Contact Us](#) | [Home](#)

Catastrophe Response
To help you weather the storm visit progressiveresponds.com or call 1-800-925-2886. 

[Get A Quote](#) [Find An Agent](#) [Manage Your Policy](#) [Claims Service](#) [About Us](#)

Insurance for your car, motorcycle, boat, or commercial auto along with competitive rates, advice from an independent insurance agent, and superior claims service.

Get an Insurance Quote

Insure Your:

ZIP Code:

[Retrieve a Previous Quote](#)

Find an Insurance Agent

Insure Your:

ZIP Code:

[Advanced Agent Search](#)

Manage Your Policy

User ID:

Password:

Save User ID:

[User ID/Password Help](#) | [Register](#)

or simply



Web 2.0 Seite von Progressive (4)

You Could
Save Over \$400 on Your Car Insurance!
Rates & coverage options in about 6 minutes*

Quote & Compare

Buy online and print your insurance card!

Select:
Auto

ZIP Code:

QUOTE & COMPARE

RETRIEVE A SAVED QUOTE

Or, shop with a local agent:

FIND AGENT / GET AGENT QUOTE

AUTO TECH CONTENT PROVIDED BY ZIFF DAVIS ENTERPRISE

NEW! **Auto Security Systems: Monitor Your Vehicle, Save Money**

Posted: Dec. 11, 2007, at 1 p.m.
Plenty of products and services can help you protect and monitor your vehicle.

[Complete Story & Archive](#)

COMING NEXT WEEK:

Automatic Crash Notification Keeps Panic Factor Down

DRIVING DESTINATIONS CONTENT PROVIDED BY LONELY PLANET PUBLICATIONS

NEW! **Shop 'Til You Drop**

Posted: Dec. 13, 2007, at 1 p.m.
With prices ranging from flea market to first class, these six destinations are places where you'll shop 'til you drop.

[Complete Story & Archive](#)



Oregon Customers

If you've been affected by the Oregon winter storm, please [view important information](#) about your Progressive insurance policy.

Local Response Vehicles

There are thousands of IRV's around the country ready to respond to your claim.

[Learn More](#)



Pet Injury Coverage

We cover your furry family members if they're hurt in a car accident.

[Learn More](#)





Web 2.0 Seite von Progressive (5)

- Vereinfachtes Schadensmanagement
 - Schadensbearbeitung Online (mit Statusanzeige, Zahlungshistorie, Reparaturinformationen)



Social Network von Saga

(GB Insurance + Holiday Company)

- Social Network für über 50-jährige
- Testphase seit 5 Monaten
- Profilerstellung, Kontaktliste, Gruppen, Foren, Blog-Funktion
- Start aufgrund einer Umfrage
 - $\frac{3}{4}$ (von 15.740) der über 50-jährigen gaben an Flüge Online gekauft zu haben
 - Fast 60% haben schon einmal Tickets für Veranstaltung Online erworben
 - ca. 50% haben Bahntickets Online gekauft

Saga - Homepage

SAGA Doing things properly

Search the site **GO**

Text too small?

Insurance shop **Travel shop** **Money shop** **Health shop** **Saga Magazine**

Health **Money** **Home & lifestyle** **Travel & leisure** **Community**

Insurance shop

- Car insurance
- Home insurance
- Travel insurance
- Private medical insurance
- Breakdown cover
- Caravan insurance
- More insurance shop...

Travel shop

- Resort holidays
- Touring holidays
- Ocean cruises
- Special offers
- More travel shop...

Money shop

- Online savings

Saga special offers

- » **Car insurance:** buy online - **save up to 20%**
- » **Home insurance:** buy online - **save up to 25%**
- » **Travel insurance:** single trip and annual cover available
- » **Saga Rose:** Commonwealth World Cruise 2009 - **save up to 45%**

Latest news

- » **Victory for pension rescue campaign**
- » Carer's blog: the parent-child role reversal
- » Survey: Christmas spending habits
- » Saga Insurance Masters: January 2008
- » Sign up for our health e-newsletter
- » New inheritance tax guide

Health

Money

NEW SAGA PLATINUM CREDIT CARD
TYPICAL **15.9% APR** (VARIABLE)

Buy car insurance online and SAVE up to 20%
GET A QUOTE

Buy Home Insurance online and save up to 25%
Get a quote

THE NEW SAGA ONLINE SAVINGS ACCOUNT
Click here

<http://www.saga.co.uk/>

SAGAZONE Community

The screenshot shows the SAGAZONE Community website. At the top, there is a navigation bar with links for SAGA Group, Magazine, Health, Travel & Leisure, Insurance, and Finance. Below this is a header with the SAGA logo, SAGAtravelshop, and a 'BOOK ONLINE' button. The main content area is divided into several sections:

- Welcome to Saga Zone:** A introductory text block explaining the community's purpose.
- FREE membership:** A highlighted section with the text 'Safe and secure' and 'We will always keep your personal information private and confidential'. A 'Join us today' button is present.
- Log In:** A form with fields for 'Username' and 'Password', and a 'Log In' button.
- Forgotten Your Password?:** A section with text explaining how to retrieve a password and a 'Forgotten User Details' button.
- It's free and simple to join:** A section with a three-step process: 1. Join us today for free, 2. Create your own page, 3. Search for others.

At the bottom of the page, there is a URL: <http://www2.saga.co.uk/sagazone/>

<http://www2.saga.co.uk/sagazone/>

SAGAZONE Community (2)

The screenshot displays the SAGAZONE website interface. At the top, there is a navigation bar with links for SAGA Group, Magazine, Health, Travel & Leisure, Insurance, and Finance. Below this is the SAGAzone logo and a promotional banner for SAGA travel services, stating 'Over 50% cheaper than the market leader' with a '118 050' phone number. The main content area is titled 'Saga Holidays' and features a forum index with a 'Jump to Page' selector. The forum posts are listed in a table with columns for 'Topic' and 'Last Post'.

Topic	Last Post
Viva Cuba (17 posts) Currency Started by: Pancake	Re: Viva Cuba moineau 16/12/2007 23:03:59
SAGA holiday questionnaire (5 posts) How good was your holiday? Started by: Colrob	SAGA holiday questionnaire Issy 16/12/2007 22:23:59
Costa Rica for Birdwatching (1 posts) Anyone been? Started by: Dawnviv	Costa Rica for Birdwatching Dawnviv 16/12/2007 12:59:48
Malta (13 posts) Long-stay winter holiday Started by: mickynut	Re: Malta sandie-waters 15/12/2007 18:41:34
A World in one Country (1 posts) Started by: patsyann	A World in one Country patsyann 15/12/2007 07:51:15
PORTUGAL and SPAIN (7 posts) Vilamoura and Punta Umbria Started by: Sabot9	Re: PORTUGAL and SPAIN Bloggs 14/12/2007 21:21:27
Communication Problems - fall in standards within Saga (1 posts) Started by: Susie M	Communication Problems - fall ... Susie M

On the right side of the forum, there is a vertical banner for 'SAGA travelshop' with the text: 'The one-stop travel and leisure shop for today's over 50s' and 'VIEW OUR LATEST OFFERS AND BOOK ONLINE'.



Community „zuzzid“ (1)

- Finanziert durch Norwich Union
- Wird betreut und überwacht vom Web Research Unternehmen Virtual Surveys
- Virtual Surveys ist nach eigener Aussage völlig unabhängig von Norwich Union

[Privacy policy](#) | [Terms of use](#)

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Community „zuzzid“ (2)

“Zuzzid community – where insurance customers become insurance advisers”

Zuzzid's community helps insurance customers get the best deals by letting them help each other.

YOU CAN:

The infographic features a central green smiley face with radiating lines. To its left is a red sad face with a speech bubble saying "rant about bad experiences". To its right is a purple question mark face with a speech bubble saying "ask questions". Below the central face are two thumbs-up icons (one green, one red) and a thumbs-down icon (red). At the bottom are three rounded rectangular buttons: "read expert views", "read and respond to what other Zuzzid people say", and "compare policies".

- rant about bad experiences
- rave about good experiences
- ask questions
- read expert views
- read and respond to what other Zuzzid people say
- compare policies

Link: <http://www.zuzzid.co.uk/>

Community „zuzzid“ (3)

ZUZZID™ Signed in as: Account About Log out

Search **GO**

Speak out about your insurance Your voice counts Find out what's covered

Have a **Rant** Have a **Rave** **Ask** **START A TOPIC** **Compare** **COMPARE**

FILTER ZUZZID
 Type: All Insurance Type
 Provider: All Providers **GO**

rdebruyrn signed up.
 agreed with skipped's rave "Pay As You Drive"
 signed up:
 maumau commented on skipped's rave "Pay As You Drive"

ZUZZID INSURANCE TOP 6

Insurance Provider			Total
1 st PruHealth	9	1	8
2 nd Norwich Union Direct	12	6	6
3 rd First Direct	3	0	3
4 th = Britannia Rescue	2	0	2
4 th = Budget Insurance Services	2	0	2

LATEST NEWS
 Canoist's wife's confession: I knew he was alive – and
 WELCOME TO ZUZZID
Putting power in the hands of insurance customers, not insurance


Community „zuzzid“ (4)


Home » Health insurance

FILTER ZUZZID

Type:

Provider:

 maggiesaes **commented** on yupsylon's rant **"BUPA does not rock"**
Was with Bupa many years ago and I found them confusing and reluctant. Maggiesaes

 maggiesaes agreed with yupsylon's rant **"BUPA does not rock"**

 **"Health now suits me and my pocket"**
I left PPP health insurance a few years ago as the cost for someone in their late fifties as I was then was becoming

ZUZZID HEALTH LEAGUE

Insurance Provider			Total
1 st PruHealth	9	1	8
2 nd = Standard Life	1	0	1
2 nd = Health Now	1	0	1
4 th Standard Life Healthcare	1	1	0
5 th AXA PPP Healthcare Ltd	0	1	-1
6 th BUPA	0	3	-3

Scores last updated: 16/12/07 at 22:00

ZUZZID FEATURE

Healthy in body, healthy in wallet

If you can reduce car premiums by keeping your vehicle safe, shouldn't you be able to reduce medical premiums by looking after your body? Pru Health think so – and your Zuzzid expert agrees. It's a wonder that no one's thought of it before.

Pru treat staying healthy as the medical insurance equivalent of off-street parking. Through their Vitality Programme, the more healthy things you do, the less you pay. Activities may include everything from walking the dog to quitting

Community „zuzzid“ (5)

Home » Health insurance » PruHealth

FILTER ZUZZID

Type:

Provider: **GO**

jhunter agreed with ironman73's rave "Pru is so cheap"

jhunter **commented** on ironman73's rave "Pru is so cheap"
it really does work, i just 75% of my health cover when i renewed having done all the activities ...

axell agreed with michaelmocatta's rave "Lovely idea, excellently executed"

ZUZZID HEALTH LEAGUE

Insurance Provider			Total
1 st PruHealth	9	1	8
2 nd = Standard Life	1	0	1
2 nd = Health Now	1	0	1
4 th Standard Life Healthcare	1	1	0
5 th AXA PPP Healthcare Ltd	0	1	-1
6 th BUPA	0	3	-3

Scores last updated: 16/12/07 at 22:00

HEALTH PROFILE

The zuzz says: Total

9 1 8

Policy Cost:

General:

Customer Services:

[View overall profile...](#)

Community „zuzzid“ (6)

[Home](#) » Compare providers

Powered by the folks at defaqto.

Select the policies you want to compare from the drop down menus below.

Please select Policy 1 to compare.

Please select Policy 2 to compare.

PRODUCT FEATURES	COVER LEVELS	ABC INSURANCE CAR INSURANCE	AUTOTRADER CAR INSURANCE
New Car Replacement	Yes	yes	yes
Personal Belongings	£150	200	100
Child Car Seat	Yes	yes	no
Loss of Keys	£250	unlimited	0
Maximum Free Foreign Days	60 Days	30	60
Guaranteed NCD	Yes	no	no
Rescue Cover	Service	cost	cost
Accident Transport	Yes	no	no
Courtesy Car	Yes	standard	standard
Enhanced Courtesy Car	Yes	no	no
Total Loss Courtesy Car	Yes	no	optional



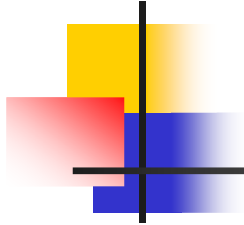
Community „zuzzid“ (7)

- Vorteile von „zuzzid“ für Norwich Union:
 - Geschwindigkeitsvorteil beim Kampf um Kunden
 - Kann zur Marktforschung genutzt werden
 - Stärken/Schwächenprofil gegenüber Mitbewerber
 - Crowdsourcing (Beobachtung der Konkurrenz)



Fazit

- Interessante Projekte einiger weniger Versicherungen
- Start neuer Projekte sollte gut geplant sein (siehe Weblog von Hamburg-Mannheimer)
- Mehrheit der Versicherungen wird noch einige Zeit benötigen um neue Web 2.0 Ansätze zu implementieren



Vielen Dank!

Fragen:

- Zuzzid - a wolf in sheep's clothing?
- Welche Idee/Umsetzung hat eurer Meinung den größten Nutzen für den Versicherer?