

LV= Digital Transformation



Paul Wishman

Group eCommerce Director at LV=



2006 - Growth



Our priority was to reverse the downturn and **grow the business profitably**

▶ Focus on growth

▶ Foster Strategic Relationships

▶ Create Digital arm and develop capabilities

▶ Introduce new functions, consolidate within Group and grow FTE



2008 - Optimisation



By 2008 the priority shifted towards **optimising the digital experience and maximise value**

▶ Focus on improvements and enhancements

▶ Continued increase in team size and skillset

▶ Increased ROI

→ Maximising value of Digital Marketing spend →

→ Increased average premium value (upselling add-ons etc)

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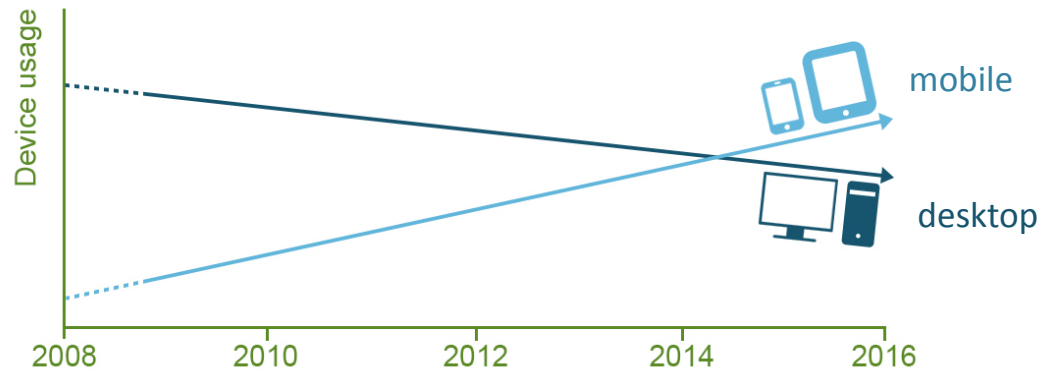
Get award-winning **car insurance** from a name you can trust. New AA **car insurance** customers get free breakdown cover for a year, plus AA Rewards discounts.



2012 – Going mobile



Emerging technologies and consumer habits necessitate a focus on optimising the mobile experience



► Focus on developing and sourcing mobile skills

► Responsive/adaptive web design

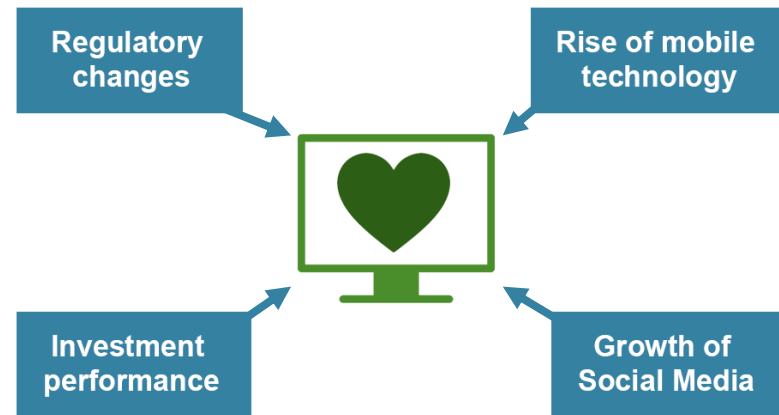
► Growth of Social media as a customer service channel



2013 – Review



Our structure had evolved naturally in response to **business needs**, **customer demands** and **external factors**:



This necessitated a step back to appraise our structure and ensure it was set up to meet **current and future needs**. We have been supported in this by eConsultancy



2013 – Results



Econsultancy capability review



Environmental factors

Technology

- Mobile media & Commerce - Context aware - Self-service -
- Rich internet applications – Device proliferation - Wearables

Digital business trends

- New & disruptive business models – Adjacencies – The Splinternet
- Agile - Innovation in search of differentiation

Digital marketing trends

- Aggregators – Affiliate marketing – SEO – PPC – Email marketing
- Internet advertising – Social media & Mobile marketing

Customer insight

Tealeaf

- Realtime customer session views & replays
- Competitor analysis

Funnel analysis

- Page level drop off points
- Time at each stage
- Journey enhancements

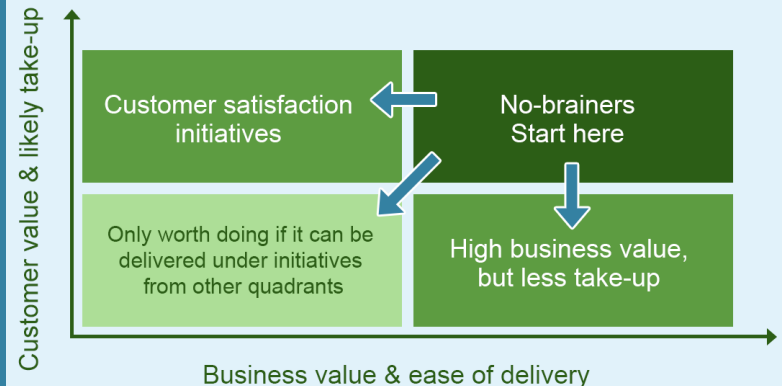
Live chat

- Realtime customer engagement
- Online application help & support
- Survey to capture feedback

Multi variant testing

- Trialling different iterations to determine best solutions
- Allows customer segmentation to provide tailored online experience

BAU & project work



2014 – Profitability



Jamie Oliver Food Tube

A focus shift from growth to maximising profitability and responding to customer needs

▶ Built new Digital Platforms within SOA

▶ Development of self-service facilities

▶ Social media expands into digital marketing

- Adoption of social media monitoring tool
- Sponsored social activity on popular channels - Facebook and YouTube (Jamie Oliver Food Tube)
- Deepen customer engagement



LV= Drift

BlippAR



Transformational



- ▶ Digital has and continues to permeate through our Organisation
- ▶ The Customer changed how they Viewed, Engaged and Shopped
- ▶ We had legacy systems holding us back, we replaced with suitable Tech

