

Oh sh*t, digitalization
means
we need flawless
written communication

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YSTAD KOMMUN

TRYGG-HANSA

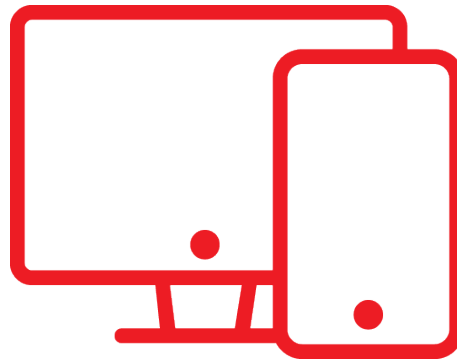


Case study: Filing a claim after a car accident



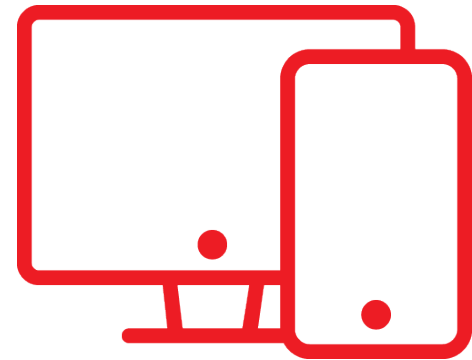
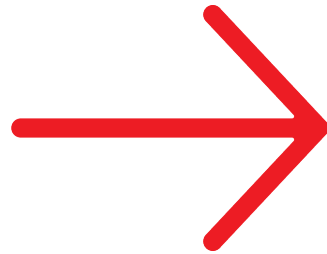
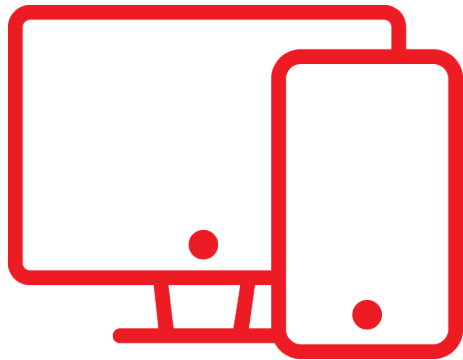


Three ways to file a claim





Goal: A new, user-friendly digital solution





Stage 1: Before filing a claim

Problem for the customer
Lack of information

Our solution
New web pages



När du har krockat, blivit påkörd eller kört på något

Vad gäller egentligen om du krockar eller kör in i något? Vad behöver du göra, och när ska du kontakta oss på Trygg-Hansa? Hur går det till att få bilen reparerad?

Vi har samlat det mesta du behöver veta här!

- Tänk på det här på olycksplatsen
- Anmäl krocken eller olyckan till oss
- Verkstaden bedömer och reparerar bilen
- Den här hjälpen kan du få via din försäkring
- Vad behöver du betala efter en bilolycka?

Fotobesiktning och hyrbil – mindre krångel om din bil måste repareras.

- Slipp onödiga turer till verkstaden med vår fotobesiktning
- En hyrbil får vardagen att gå runt

Anmäl direkt på webben

Du kan anmäla en krock eller olycka till oss direkt här på webben.

Anmäl nu

Behöver du bärgning?

Om du behöver bärgning, ring vårt journummer **0771-111 150**





Stage 1: Before filing a claim

Problem for the customer
Lack of information

Our solution
New web pages

Results

- Customers spend a long time on the new web pages
- Customers who have visited these pages are more likely to file their claim online, and are more successful filing their claim



Stage 2: Filing a claim

Problems for the customer

Only 40 % who started filing their claims online got through the questionnaire.

- Poor wording
- No UX design or graphic design
- Wrong perspective

Our solution

A whole new claim reporting questionnaire.

- Use the words our customers use



”

The policy holder, while driving his motor vechical of class 001, in traffic, contributed to a motor collision



”

I bumped into the tail
of a Fiesta with my s60



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Our solution

A whole new claim reporting questionnaire.

- Use the words our customers use
- Logic, according to conventions and on brand

Var och när inträffade skadan?

Plats (ort samt gatuadress eller vägnamn)

Land

SVERIGE



Tidpunkt

14.00

Ange ett giltigt klockslag mellan kl 00:00 och 23:59

Beskriv utförligt vad som hände.

Är skadan polisanmald?

☒

Ja

☐

Nej

Fyll i eventuellt diarienummer.

The image shows a smartphone screen displaying a mobile application for reporting an accident. The status bar at the top shows 'Operatör', '13:37', and '100 %' battery. The app header includes the logo and 'Trygg-Hansa Försäkrings filial'. A navigation bar contains icons for 'Försäkringar', 'Anmäl skada', 'Om oss', 'Chatta', and 'Logga in'. The main heading is 'Krock eller trafikolycka'. Below this, the question 'Vilket fordon gäller anmälan?' is displayed. There are three radio button options: 'HAC755', 'ABC123', and 'Annat fordon'. The 'Annat fordon' option is selected. Below this, there is a text input field labeled 'Ange registreringsnummer.' with the value 'ABC123'. At the bottom, there is a large red button labeled 'Nästa'.



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Our solution

A whole new claim reporting questionnaire.

- Use the words our customers use
- Logic, according to conventions and on brand
- From the customers point of view
- Improved tracking

Results

60 % who start filing a claim online get through – so



Stage 3: After filing a claim

Problems for the customer

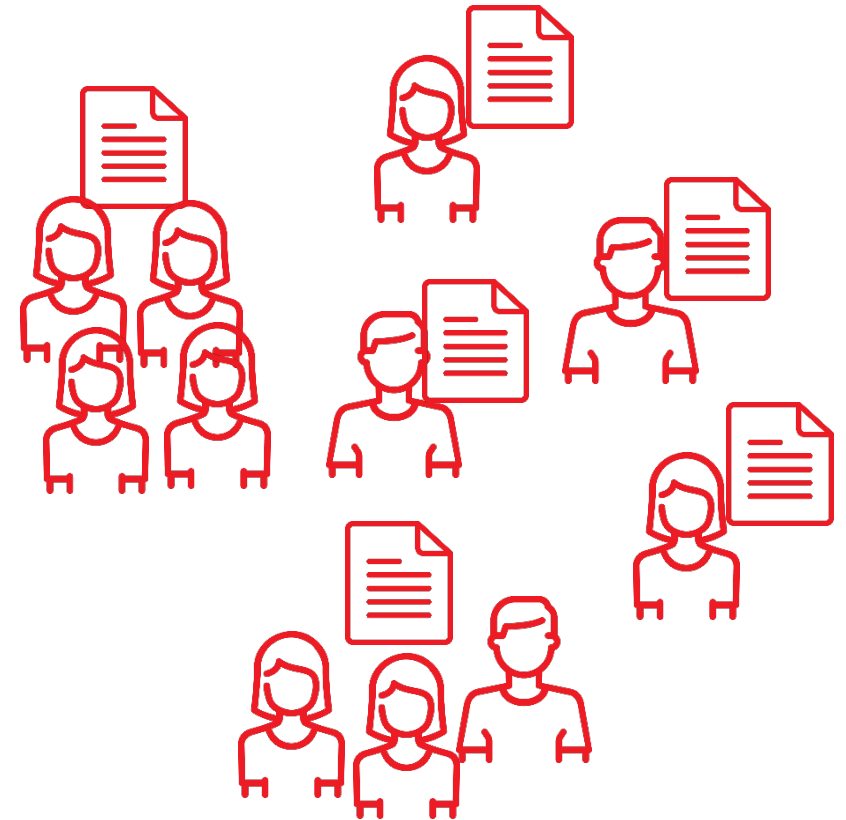
- Communication: one size fits all
- Communication not made to stand on it's own

Our solution

- Personalized communication



Stage 3: After filing a claim





Stage 3: After filing a claim

Problems for the customer

- Communication: one size fits all
- Communication not made to stand on it's own

Our solution

- Personalized communication

Results

We'll see!



Conclusions

To move customers from phone to online

- Your digital solutions must be user-friendly, and your communication flawless
- Customers won't compare you to other companies in your field, but in all fields

What do you need to make great digital solutions?

- People with the right know how
- These people working closely together
- Leadership giving the time, money and mandate for change

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Thank you!