



PERSONALIZATION STRATEGY

Chesapeake Employers | February 2018

AGENDA

LET'S DIVE IN

01. STRATEGIC APPROACH

02. DISCOVERY

03. SEGMENTATION

04. NEXT STEPS

PERSONALIZATION STRATEGY

A personalization strategy provides insights into making the most out of personalization capabilities within the client's CMS. It identifies segments of visitors within distinct preferences or needs to create targeted experiences for them.

RECOMMENDED PATH TO PERSONALIZATION

STRATEGY



DISCOVERY



SEGMENTATION

PLANNING



ROADMAP



CREATE CONTENT

EXECUTION



IMPLEMENTATION
& TESTING

DISCOVERY

We start our path to personalization with discovery. We revisit our **business goals, personas and journey maps** and explore the existing and proposed site **content and architecture**.



SEGMENTATION

After identifying key business goals and how personalization can help meet them, we **identify user segments** that will result in the greatest ROI.





DISCOVERY

WHAT WE KNOW

- ⊕ **5 DEFINED PERSONAS**
- ⊕ **COVER ANY BUSINESS, BUT SOME INDUSTRIES ARE MORE PREVALENT**
- ⊕ **CURRENT POLICY LIFECYCLE DEFINED**
- ⊕ **INGENIUX CMS PLATFORM**
- ⊕ **AGENTS WANT TO BE BETTER INFORMED AND EXECUTIVES AGREE**
- ⊕ **SITE SHOULD GUIDE EMPLOYERS THROUGH POLICY LIFECYCLE AS DIRECT COVERAGE BECOMES MORE COMMON**
- ⊕ **MARYLAND BUSINESSES ARE A FOCUS, BUT SOME USERS MAY BE IN OTHER STATES**

GOALS & PRIORITIES

PERSONALIZATION GOAL



Create a more personal, relevant site experience for unique users to drive engagement

BUSINESS GOALS

DRIVE POLICY SALES

Capture customer journeys and behavior and utilize findings to recruit new policyholders and convince existing customers to renew.

INCREASE WORKPLACE SAFETY

Through building a navigable safety center that learns from user behavior on the site, Chesapeake Employers anticipate what information will be most relevant to users.

REDUCE CALLS TO CUSTOMER SERVICE CENTER

By personalizing the site by user behavior, Chesapeake Employers will have the ability to serve users the resources they're looking for to reduce customer calls or connect users directly to the person they're looking for.



SEGMENTATION

SEGMENT DEFINITION

For each segment, we will define:

- breakdown of sub-segments
- content needs for this segment
- personalization tactics
- recommended placement (pages and components)



GEO SEGMENT

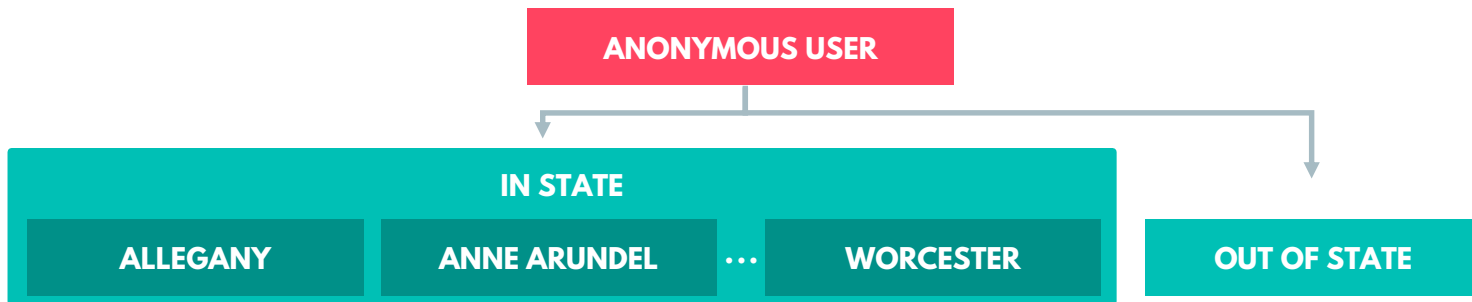
- Geo-personalization requires a lower level of effort prior to launch as minimal net new content will need to be created.
- This personalization effort involves a low risk, and can help demonstrate the value of personalization.
- Potential to personalize based on GeoIP when the user first visits the site, rather than waiting while user engagement data is gathered.

“The top 3 North American States producing traffic include Maryland, California, and Virginia.”

“Out of state agents are an important group we shouldn’t overlook.”



GEO SEGMENT



CONTENT NEEDS

- Nearby agents
- Nearby medical providers
- Geography-specific notices

TACTIC

- State does not match Maryland
- State matches Maryland and County matches [exampleCounty]

PLACEMENT

- Find an Agent
- Find a Provider
- Notice



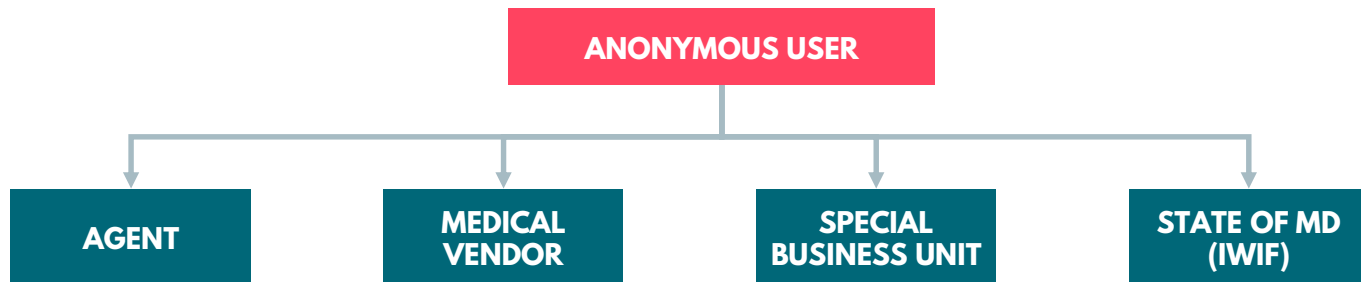
PERSONA SEGMENT

- Each persona utilizes different subsets of content on the Chesapeake Employers site to complete their goals.
- There is no one-size-fits-all approach to messaging for personas as they are unique.
- Medical Vendors mostly come to the site to find billing information and submit bills for payment.
- Claimants need a reason to be driven further into the Chesapeake Employers site when they're not injured.
- IWIF, SBU, and other groups that provide special representation to policyholders are looking for events and resources specifically for them.

"We want agents to be a better sales force for Chesapeake Employers."

"We'd like to show medical updates we can share with providers, like when a drug is discontinued and what alternatives exist."

PERSONA SEGMENT



CONTENT NEEDS

- Persona-relevant safety and news resources
- Persona-relevant site updates

TACTIC

- **Agents**—Visits to pages containing “/agents/” in the URL
- **Medical Vendors**—Visits to pages containing “/providers/” in the URL
- **SBU**—Visits to the SBU page
- **IWIF**—Visits to the IWIF page

PLACEMENT

- Getting Started with Chesapeake Employers
- Featured resources & announcements
- Featured news & media
- Notice



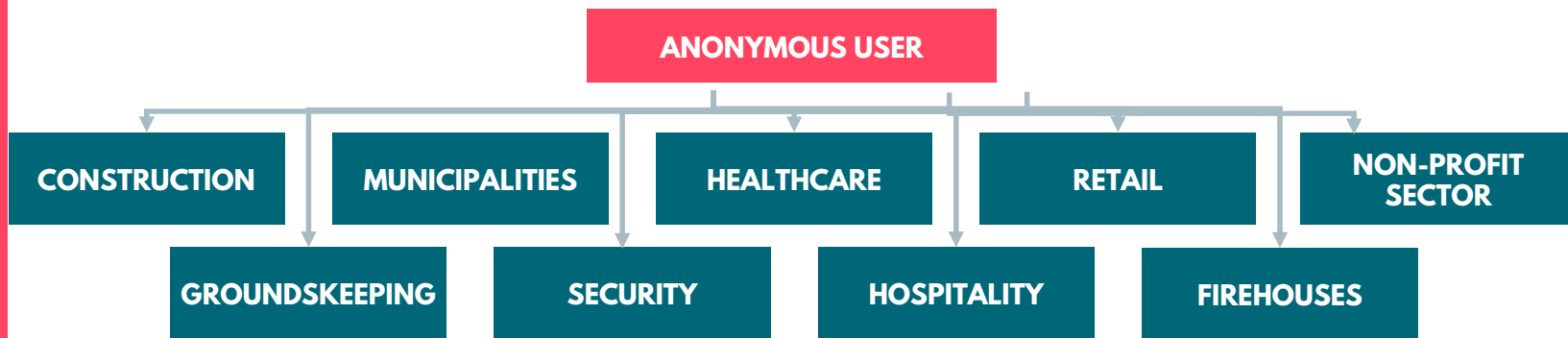
INDUSTRY SEGMENT

- Each industry requires a different set of safety resources.
- Chesapeake Employers is a competitive insurer of any business in Maryland, and trying to get away from being viewed as the insurer of last resort for businesses in high-risk industries.
- Underwriting programs for construction should highlight program parameters or supplemental information.
- Agents can cover clients in specific industries, so industry-specific information can be relevant to them as well.

“Trucking and construction are industries we serve with unique needs.”

“Firehouses are an expected area for growth, and they need a specific level of care.”

INDUSTRY SEGMENT



CONTENT NEEDS

- Industry-specific training materials/safety resources
- Industry-specific partnerships/programs
- Industry-specific events

TACTIC

- Viewed two or more resources or news items tagged [exampleIndustry]

PLACEMENT

- Featured resources & announcements
- Getting Started with Chesapeake Employers
- Featured safety & news resources

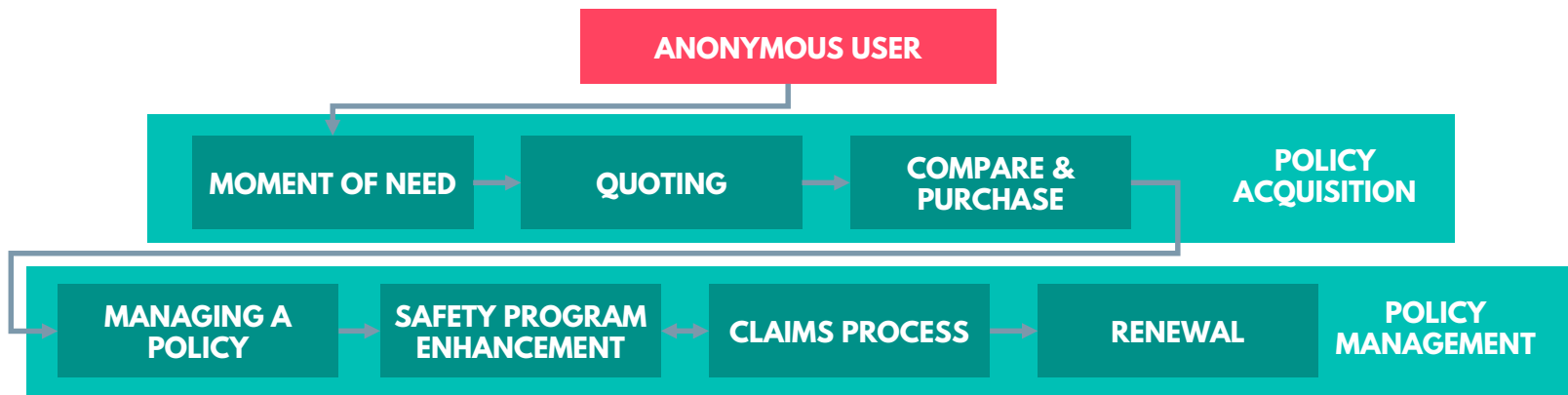


FUNNEL SEGMENT

- For direct policyholders and users who prefer self-serve experiences, we will want to drive them to policies using the website, since agents won't be able to.
- The site is tailored to those who are new to Chesapeake Employers by default. As we learn more about the user, we can use personalization to guide them to the next step.
- We can separate the funnel into policy acquisition and policy management, and drill further into each stage as we learn more about how users interact with the site.

"People don't see the need for our services until they've already needed them."

FUNNEL SEGMENT



CONTENT NEEDS

- Policy Acquisition:
 - Brand Promise
 - Intro to Worker's Comp
- Policy Management:
 - Premium Audit
 - Renewal
 - Billing
 - Safety Resources

TACTIC

- Visit to pages with "/safety/" in the URL
- Visits to pages with "/claims/" in the URL within the past 30 days
- Selects an agent within the agent finder
- Has logged into the Insurity portal

PLACEMENT

- CTA Component
- Getting Started
- Featured Announcement
- Quick Tools



PRIORITIZING SEGMENTS

We prioritize each segment to determine which personalization rules take precedence when multiple are applied to the same module. This prioritization aligns with potential roadmap phases.

An inverted pyramid diagram with five horizontal layers of decreasing width from top to bottom. The layers are colored dark blue, teal, light teal, grey-blue, and red. The background consists of horizontal grey stripes.

GEOGRAPHY

PERSONA

INDUSTRY

FUNNEL STAGE

UNIQUE ID



NEXT STEPS

HOW TO UTILIZE YOUR STRATEGY

R2i has created your **framework and recommendations** on how to segment your users and **serve them relevant content**. Using this, the Chesapeake Employers communications team can define their **implementation roadmap**, develop relevant and personalized content, and work with Ingeniux on execution within the CMS.

Personalization should **evolve over time**. Once in place, it's important to frequently evaluate how the site is **performing** to make adjustments as necessary.



IMPLEMENTATION ROADMAP

R2i recommends a **phased approach** to personalization, and during this stage we recommend the client **prioritize** tactics offered in the strategy and create a roadmap to executing these tactics.



WHY A PHASED APPROACH

- gain valuable insights from data before making significant changes or additions
- validate and adapt our hypotheses as we learn more about what content the users find most valuable
- allow tracking and measurement of what is proving the greatest ROI
- ease into levels of personalization complexity
- gain comfort with new technology and understand governance around its use
- spread out the level of effort across teams who create and manage assets

PLANNING ROADMAP PHASES

With every personalization tactic in each phase, we recommend defining a belief statement that you set out to confirm or adjust. A belief statement looks like this:

“We believe by showing [what] on [where] to [whom], [metric] will increase because [rationale].”

CREATE CONTENT

Once a roadmap is created, **repurpose and create content** to align with the first phase of your roadmap (first belief statement).



IMPLEMENTATION & TESTING

At implementation, **dig into your CMS** to create the segments, set personalization rules, place personalized content, and set up tracking, goals and triggers. After launch, continue to **test and optimize** your efforts to maximize results.





THANK YOU

Let's get started.