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Marketing and Customer



The 2020 fiscal year was marked by innovation and digitalisation in the Marketing and Customer Area due to the changes in behaviour, preferences and needs brought about by the pandemic. Therefore, work was done to adjust the customer management model, focusing the business on creating an excellent user experience and offering innovative products adapted to the new priorities and values of consumers.

CUSTOMERS

Over the course of the year, the Customer Division closed the year with 34% more digital customers and 123% growth in digital signatures compared to 2019. In addition, there was a 79% increase in online bill collection and a 200% increase in access to the online monitoring of Home reports. Thanks to the digitalisation, significant savings were made for the Marketing and Customer Area.

To make this possible, a series of actions –focused on the different stages of the customer lifecycle– were carried out to provide the most appropriate solution, support customer growth and improve cross-selling and the average premium, especially in the Platinum and Gold programmes, which totalled 550,000 customers.

Among the most important initiatives were the implementation of the first Voicebot to speed up the opening of Home records without the intervention of a caller, and increased efforts in digital communication to speed up the opening of Home files without the intervention of any person on the call, and the increased efforts in digital communication.



INNOVATIVE PRODUCTS FOR COVID-19 CRISIS

Since the start of the health crisis, Caser worked on the creation of new products with the aim of continuing to offer solutions to meet the needs arising as a result of the pandemic.

To this end, seven initiatives were launched to resolve negative situations arising from the loss of income,

including Ayuda Comercios Covid-19, formulated as an improvement in business insurance whereby, in the event either the owner or an employee should test positive, a certain amount is paid as financial assistance for the furlough. In addition, work was carried out on other solutions such as “Hogar On-Off”, payment of bills in instalments, household assistance, new formulas to bring health insurance to different population profiles and help for senior customers.

Along the same lines, “Amayores”, the first home insurance to protect both the home and the people who live in it, was awarded the “Supercuidadores” prize by the International University of La Rioja.

At the same time, work was carried out to launch two new innovative products on the market: “Alquiler Atodoriesgo” (All-risk rent) and Yavoiyo. The former is a product designed to cover a landlord who rents a property, with a digital, simplified contracting process, and even with the help of a scoring system to select the best tenant. Yavoiyo, meanwhile, is an insurance policy for second homes to help homeowners to solve issues affecting their home, making a trip unnecessary.



These efforts took the form of more than 3.3 million emails, which provided rapid and accurate information during the pandemic, and access to remote support services, such as telemedicine, remote computer assistance and online school support. In addition, a new renovation communication pilot was launched in Home.

Lastly, it should be noted that customer service, despite the continuous situations of state of alarm and confinement, has been offered on a continuous basis to all our customers, with managers able to work remotely and have all the means at their disposal to carry out their work.

This increased the NPS, maintaining service levels at 97%, and the average speed of response at 30 seconds.



AGUSTÍN MATEY
DIRECTOR OF CUSTOMERS,
PRODUCTS AND DIGITALISATION

How have the new scenarios created by COVID-19 influenced you?

For us, customer needs and satisfaction are at the heart of our daily work, especially now, in a new and difficult environment marked by the pandemic. For this reason, we have launched new products on the market such as Ayuda Comercios Covid-19, Alquiler Atodoriesgo or Yavoiyo with the aim of providing a response to their demands, to the new scenarios and needs that have arisen.

How would you rate the Division's performance this year?

Undoubtedly very positive. Throughout 2020, we have been able to significantly improve our digital customer relationships, with a 34% increase in digital customers and 123% growth in digital signatures compared to 2019. These are figures to which we have to add significant savings thanks to all the innovations and changes that have taken place in the digitalisation process.

What role does digitalisation play in customer service?

It is essential, and that is why we have been working on it for years. As an example, in reference to telephone customer service and thanks to the involvement in improvement processes and the arrival of new tools such as Voicebot, we have achieved an NPS of 46.3%, with an average response time of 30 seconds and service levels of 97%.

CAMPAIGN MARKETING

Casar's Campaign Marketing area maintained its sales level and overcame the complexities of a year marked by a health crisis. The year closed with 61,978 policies, with a 5% success rate in the response ratio, a 43.6% success rate in retention actions and an 86% effectiveness in the management of returned bills.

Casar Marketing Directo grew by 3.5%. This reflects our ability to overcome a difficult year by maintaining a sales force of 266

sales advisors, demanding management ratios as well as the Company's quality standards.

In turn, and through Campaign Development, cross-selling actions saw positive performance, with a 7% growth in policies and 10% in premiums for Direct Business customers, and 48% growth in policies and 168% in premiums for Casar employees. The structured communication plan and personalised offers are the key to these strong results.



ELENA CASTILLERO
DIRECTOR OF CAMPAIGN
MARKETING

What would you highlight from your work this year?

Certainly, growth in all areas of Campaign Marketing is what I would highlight. To enhance our ability to implement teleworking, hand in hand with our call centres, while maintaining our commercial capacity to support businesses and to do so without compromising the required quality and profitability.

What are the plans for 2021?

To keep growing. Within the framework of a demanding 21-25 Strategic Plan, we are focusing on extending our capabilities to all the businesses. The development of new products, increasing commercial agreements and the continuous improvement of our processes will help us reach this objective.

MULTIPLE CHANNELS

The Omnichannel Management continued to promote the generation of online business both on the website itself and in Caser's various distribution businesses, with visits with a sales interest up by 27% and the volume of contacts referred to the sales network from the Internet up by 21%.

The increase in demand for digital channels brought about by the declaration of the state of alarm did not pose a problem, thereby demonstrating the robustness of the work carried out over the last few years on the Company's digital capabilities. The contribution of the online channel to the total number of new Non-Life policies was 2.06% of the total, 70% more than the previous year. In Healthcare, 13% were originated in a digital context, with more than 4.3 million euros being captured online (14% more than in 2019).



Furthermore, in order to offer innovative and strategic solutions in the field of digitalisation, we incorporated the Customer Data Platform (CDP), a personalised data tool that allows consumers to experience *people based marketing* in relation to digital assets.

At the same time, actions were also carried out to improve the *time to market* on the website with technological modernisation, creation of content to resolve user queries and optimisation of risk management in the online channel, among others.

These advances will allow us to improve customer satisfaction in online sales in 2021, as well as to achieve greater trust and consolidation of the online channel as a sure way of attracting customers.