



The Intellix solution for DIAL

Facts about the solution

DIAL's new solution is the result of cooperation with Accenture, Paregos, and Intellix, where Intellix supplied the innovative software products Intellix Designer and Intellix Knowledge Server. DIAL also used Intellix's consulting services to develop the knowledge core that supports their intelligent dialogue and evaluation processes.

The solution consists of intelligent claims registration and handling, along with insurance advice and the ability to offer insurance policies. The construction of the solution is generic, and future expansions that cover additional DIAL business activities are easy to make.

DIAL, the Swedish insurance company, has always insisted on being "the front runner" when it comes to providing service to its customers and using new technology. Already in 1998, DIAL offered its customers the ability to take out an insurance policy directly on the Internet.

Using an Intellix solution, DIAL's homepage offers online claims registration, claims handling, and personal advice from a virtual expert. DIAL has great hopes for its Intellix solution, which is expected to result in significantly improved customer service and a considerable increase in sales, explains Direct Marketing Manager Carl-Johan Callin. "We chose this solution simply because Intellix is far ahead in its development and could deliver the high quality that we desired," he states, and emphasizes that the entire system was delivered on time and on budget.



Carl-Johan Callin, DIAL

want to offer new products and services. "The Intellix tool is really flexible and is updated very quickly," confirms Carl-Johan Callin. The large pool of available knowledge makes it possible for customers to submit a claim and receive competent advice from a virtual insurance agent while online. The virtual expert simulates the "old-fashioned" insurance agent's way of communicating with the customer when it involves choosing insurance products or handling claims. By analysing customer profiles that already exist in the system, and from the information the customer provides during a dynamic, interactive dialogue, the virtual advisor is able to provide precisely the same competent and personal advice as an expert insurance salesman. The difference is that the advice comes faster, and has the same high quality each and every time.

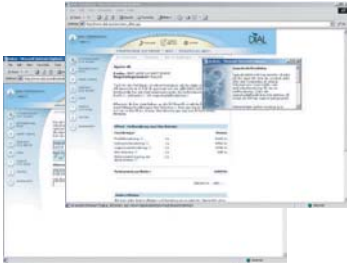
Utilises all available knowledge

The ingenious thing about Intellix's solution for DIAL is that it collects all available knowledge from DIAL's insurance agents in one system. This provides numerous benefits. It means, for instance, that DIAL's time-to-market is significantly improved. DIAL's insurance experts can instantly alter the claims handling process or update the system to reflect market changes, or if they

Simplified process

In addition, the system is designed to provide customers with a broader overview of available insurance coverage. Many customers have difficulty understanding which insurance products they will receive and what they will cost.

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With the new system, DIAL has simplified this process by asking a few, precise and easily understood questions.

"Instead of asking customers whether they need liability insurance or all risk insurance for their car, we ask them a little bit about themselves and their preferences. With this we can determine the type of insurance that best fits their needs," says Mr. Callin.

Significant extension of services

Not only does the customer receive faster service, the entire system is also integrated with the websites of DIAL's partners. In practice, this means that once customers have submitted a damage claim online with DIAL, they can click further and make a reservation with a mechanic for repairs, and proceed to book a replacement vehicle. In this way, DIAL has extended its services significantly while saving the customer valuable time, explains Carl-Johan Callin.

"The less contact customers have with their insurance company, the better. If we can handle the entire process in real-time, then we've presumably saved our customers 2 days, which translates into time savings for us as well," he says.

Alliance partners are an important element of DIAL's strategy. A large part of DIAL's business consists of offering

branded insurance policies, which means that DIAL's insurance products are sold and marketed under a partner's brand name, for instance as Ford's and SAAB's car insurance. Intellix's solution for DIAL is "generic", and is accessible for all of DIAL's partners. In fact, the DIAL solution can already be seen as an integrated part of alliance partner SAAB's homepage.

"Today when we speak with our alliance partners, they think the Intellix solution is interesting. Everyone wants to lead on the Internet and satisfy customer needs. Intellix is doing that", says Carl-Johan Callin.

Intellix's solution prepares DIAL for the future

With the new Intellix solution, DIAL is better prepared for the future. DIAL's plan is to develop several supplemental insurance products that offer customers a more flexible configuration of insurance coverage. Intellix's solution will play a major role in this process - both in determining the needs of every customer, and for choosing the best possible insurance coverage from among numerous products and configurations, and presenting the result in an easy and coherent manner. Finally, the new solution gives DIAL the ability to automate many new business processes.



Intellix
Nikolaj Plads 32, 2
DK-1879 Frederiksberg C
Denmark

Tel: + 45 33 14 81 00
Fax: + 45 33 14 81 30
www.intellix.com
info@intellix.com