

## TAL makes life easier for customers

**TAL, Australia's largest life insurer, recognised that attracting and retaining customers in new ways is integral to its continued success. That's why they've invested in rapidly launching new digital products and services by leveraging like-minded partners. To deliver on their customer-facing strategy, TAL enlisted the help of its innovation partner, Jade Software.**

*"Through trusted partnerships, TAL has grown into the largest life insurer in Australia and we thought, strategically, the time was now to get out there with our brand."*

- Tim Thorne, Chief Distribution Officer, TAL

As a long-term partner, Jade has collaborated with the team at TAL on consumer facing web applications that hand customers greater control. These visible platforms are built on the back of user experience (UX) experts understanding TAL's customers, and technical experts who look at the data, find what's valuable, and build robust systems.

### Strategic beginnings

The Australian insurance market held strong assumptions about business models and distribution of insurance to customers. With the help of Jade, TAL acted as a catalyst for change, showing the industry a new way to test and implement new innovations.

Over an initial three week period, Jade's UX and design teams worked with TAL, and their customers, to design, test, and iterate upon a number of concepts that addressed the needs of newly identified mid-market customers. Once the teams understood what customers were searching for, two distinct ideas emerged that could optimise TAL's position in the market.

The first, CoverBuilder, is part of a wider initiative to develop and launch a refreshed brand identity that could create and capture a new market segment. The online tool allows life insurance customers to construct comprehensive personalised cover. CoverBuilder draws existing insurance options together in one place allowing customers to pick the option that works best for them. This digital project formed the basis of TAL's new online customer offerings.

And the second project enhanced the customer experience for TAL's aggregator business, Lifebroker. The improved comparison solution lets customers view



multiple life insurance providers' products in one place and then filter those products in more detailed ways than they could with competitors.

*"The thing in common that both of these solutions, CoverBuilder and Lifebroker, have is they're about putting more control into the hands of the customer. These products are groundbreaking in Australia, in fact I don't think there's anything like CoverBuilder in the world", says Tim Thorne.*

### CoverBuilder - Comprehensive personalised cover

Initially prototyped in parallel with other products, CoverBuilder underwent a second round of prototyping to test the concept further. By the time the UX team had finished testing and refining they had a concept ready for development that everyone was certain customers would use.

Then it was time for technical experts to get involved. A team made up of TAL and Jade's developers, business analysts, project managers, and solution architects co-located in Melbourne to build and deploy CoverBuilder as a commercial pilot. Meanwhile, the UX team stayed involved making further refinements where necessary.

*"CoverBuilder was a groundbreaking customer experience that required repeated work and testing to get it right. It's quite difficult to find a single party that combines complex digital front ends and really hardcore software development skills, and if you do they probably take 20 people to do it, and they're expensive. Jade brought all of these skills and embedded them within our larger team, rather than us being embedded in a larger team of a supplier and losing control of a project."*, says Tim Thorne.

Within five months CoverBuilder was selling products and generating revenue for TAL, but the work didn't end there. This gave TAL the confidence to invest further in strengthening the service. So, the Jade team stayed on to enhance, strengthen, and integrate back-end services.

*"Our initial launch targets were hit. We've seen lots of different people using CoverBuilder. We are absolutely seeing that it is hitting our target marketplace in terms of premium sizes and types of cover."*

### **Lifebroker - moving customers from uninformed to empowered**

Life insurance can be complicated, and often people are unsure if they're making a good decision and truly comparing apples with apples. TAL wanted a better way for customers to compare similar insurance products on the market. A shift from comparison purely on price, to comparison on what's important - a good decision - was the clear way to do this.

In response, Jade's UX teams collaborated with TAL, and their customers, to enhance the customer experience of Lifebroker. This team set to work, first getting into the minds of customers to understand the difficulties they face. Asking questions about their online search behaviors, how to earn their trust, and what their barriers to online purchasing were, informed three key elements customers required. Firstly, they needed to make believable comparisons without confusing jargon. Secondly, they wanted to drill into detail and understand fine print. And finally, they wanted an on-demand response to questions. To meet these needs, the team built a series of prototypes to test with customers, then made adjustments until the experience worked best.

By the time the combined Jade and TAL team were finished making refinements, they had a fully mapped-out and interactive prototype that address customers' key needs. Then TAL's in-house development team had the system know-how to quickly implement the project, so Jade's team stepped aside as soon as the prototype was validated.

*"Jade was key for turning Lifebroker from a promising business into a business that was profitable and scalable"*, says Tim Thorne.

After Lifebroker's enhanced comparison site launched, conversions of visitors to quotes has improved significantly, from 6 per cent to 16 per cent in only six months. Lifebroker has transitioned customers from an experience that was uninformed, to empowered.

### **A nimble partnership**

TAL wanted a partner that could deliver on projects while being flexible and agile enough to operate within their existing structures when required. Jade came in and worked with TAL's people, supplying planning and prototyping alongside technical skills to fill gaps in TAL's team. This ongoing partnership not only produced complete digital projects, but ones that TAL's customers were asking for.

*"Jade has a unique positioning, especially amongst our suppliers, as someone who sits between user experience, digital front end, and hardcore software development"*, says Tim Thorne.

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### **About Jade**

Since 1978, Jade has been designing, building, and supporting innovative software. We work with organisations in the financial services, telecommunications, utilities, retail and specialist logistics industries.

We develop high performance enterprise solutions, create engaging customer experiences through digital strategy and design, and develop advanced technology platforms used by thousands of companies around the world.

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