

CASE STUDY

How Topdanmark selected BloomReach Experience to Drive their FinServ Digital Transformation

Company Profile

topdanmark.dk

Topdanmark is Denmark's second largest insurance company, with the principle task of managing people's insurance and pension schemes while instilling trust in their customers.

Application

BloomReach Experience

Impact

- A flexible platform designed to be effective now and in the future
- 500 URLs migrated in 13 two-week sprints
- Marketers given the freedom to add new variables and publish content instantly

Flexibility was a driving factor for Topdanmark because they needed the freedom to prototype and test new customer features.

Business Challenge

Topdanmark, the second largest insurance company in Denmark, is forging ahead in digital with BloomReach Experience.

We sat down with Camilla Boel, Web Insights & Optimization Manager for Topdanmark, to talk about why BloomReach made sense for their digital strategy and how they completed the first phase, migrating 500 URLs to their new website in thirteen two-week sprints, in the estimated time, scope, and budget.

Topdanmark faced challenges that many FinServ companies run into, such as cumbersome legacy systems full of customer data and the need to create custom customer elements quickly.

When deciding on a platform for their digital experience, Topdanmark were determined to find a solution that met three key criteria:

- **Continuous development of the product,**
- **An easier way to share content across multiple brands,**
- **The tools to put customer focus at the front and center of their online experience.**

Easy to Develop

For Topdanmark, agility is key, not just in their own company but for their technology partners as well. Topdanmark wanted a platform that was constantly innovating, with an active developer community, easy to integrate with other best-of-breed technologies, and set up for their own developers to continuously optimize the experience. This meant that, according to Boel, their shortlist was largely comprised CMS platforms with an open architecture.

Flexibility was a driving factor for Topdanmark because they needed the freedom to prototype and test new customer features. A past example that Boel discussed was a feature that allowed customers to easily add-on coverages to their primary insurance.

The prototype was developed in two weeks and shown to visitors purchasing travel insurance.

They saw a great conversion rate and the add-on feature was pushed into development to become permanent. Topdanmark was looking for an experience platform that allowed this kind of rapid experimentation throughout the entire customer experience.

BloomReach Experience allowed Topdanmark to build in a way that works for current business strategy while simultaneously preparing the foundation for their future strategy. Ripping and replacing an entire tech stack was simply not the most optimal solution for Topdanmark. Everyday business may have taken a hit if developers had to replatform the entire experience in one go. Topdanmark has now implemented BloomReach Experience to deliver their public content, using their legacy system in tandem to run the customer portal. For the next phase, they are developing BloomReach Relevance collectors that will enable data from public pages to power continuous personalization across both public and portal spaces.

Reusable Content Across Brands

Along with back-end agility, Topdanmark also needed a tool with a user interface that made version management easy for their marketers, supporting quicker time to market for new initiatives across multiple brands.

Under the Topdanmark umbrella are two main brands, Topdanmark and Danske Forsikring, along with a handful of stand-alone campaign sites. Similar content is used across all of them, with a few differentiating variables such as branding and pricing options. Historically, these two brands, along with the stand-alone sites, had run on different installations. This meant, even though they were using the same content, the marketing team had to manually update every channel with every small change. It was a lot of daily maintenance and finding a solution

for this was a big driver in their hunt for a better system.

With BloomReach Experience, Topdanmark is now reusing content, such as coverage descriptions, across brands by using variables. The dynamic variable list allows the same content to be used across all brands with differentiations where needed - allowing marketers to add in new variables (such as discounts, images or copy) without needing to go through IT.

Before BloomReach Experience, marketers had to copy and paste content four times every time there was an update. Now, with BloomReach's decoupling of content and presentation, they make an update to one content document and can immediately publish across all sites.

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Customer Focused Content

Like many others in Financial Services, Topdanmark's main priority is improving convenience and support for customers. This means they need to be able to determine not only their purchasing preferences, but also which information they need to feel secure with their financial decisions - and how each individual prefers to receive that information.

This starts with providing customers with easy-to-find content.

The screenshot shows the Topdanmark website interface. At the top, there is a navigation bar with the Topdanmark logo and menu items: Forsikringer, Pension, Anmeld skade, Gode råd, Få hjælp, and a search icon. A 'Log ind' button is also visible. Below the navigation bar, there are three tabs: 'HVAD ER DER SKET?', 'OM SKADEN', and 'OM DIG'. The main content area is titled 'Hvad drejer din anmeldelse sig om?' and contains a grid of nine buttons representing different types of claims: 'Uheld i trafikken', 'Sygdom/fysisk skade', 'Tyveri, indbrud, hærværk', 'Dyr - syge/skadede', 'Ødelagte ting eller elektronik', 'Bygning', 'Vejrskade', 'Arbejdsløshed', and 'Andre skader'. Below this grid, there is another section titled 'Hvem har skader?' with three buttons: 'Jeg har skader', 'Andre har skader', and 'Både jeg og andre har skader'. The 'Andre har skader' button is highlighted in blue.

An example of Topdanmark's decision trees, designed to guide customers step-by-step to the right content and contact information.

Topdanmark is achieving this by using BloomReach Experience to revamp their FAQ pages, designing them to be searchable within each insurance separately. This is both convenient for customers and makes the content more optimized for external search engines, such as Google.

Along with search, Topdanmark is making it easy for customers to find the right information with decision trees. These decision trees guide customers to the correct content step-by-step and, for visitors who reach the end of the decision tree and still have questions, relevant contact information can be given so the visitor is routed immediately to the right department.

With the right content in place, next comes understanding how your customers want to interact with your brand and ensuring those interactions are consistent online and off.

Customer Preferences are Crucial

In the financial industry, says Boel, it is important to remember that not everyone is ready to do all of their financial transactions online. Many people feel more secure when they talk to a real person, especially for certain purchases. Topdanmark is seeing that for particular insurance coverages, a majority of people prefer to buy online, such as for travel insurance, while for larger issues, such as making a damage claim after a house fire, being able to talk to a reassuring representative is far more valuable. What's important is to make sure that each touchpoint, whether online or off, is supported with the most up-to-date, consistent information - helping to bridge the gap between the two.

When making decisions on which services to invest more in online, Boels states that it starts with trial and error - which goes back to Topdanmark's need for flexibility within their business tools.

It's clear that Topdanmark's customers are happy to interact online, with many users logging into their "My Topdanmark" portal, and now the company is looking into conversion rates on how to optimize the available content to provide the most relevant information to their customers.

Building for Today and Tomorrow

Financial services are finding more and more ways to compete using digital, and the technology decisions made today have to bring competitive advantages both immediately and in the years ahead.

Choosing an experience platform that integrates with Topdanmark's current technology investments was the first way to guarantee an immediate digital advantage.

This rapid optimization of their brand sites, and the workflow that powers them, is just one reason Topdanmark is launching ahead in digital. The second reason is that they have their eye on the future, by picking a platform that is open to innovation and by building the foundation of data now to power their future cross-channel relevance strategy.



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Camilla Boel,
Web Insights & Optimization Manager

About BloomReach

BloomReach is a Silicon Valley firm that brings businesses the first open and intelligent Digital Experience Platform (DXP). BloomReach drives customer experience to accelerate the path to conversion, increase revenue, and build customer loyalty.

Learn more:
bloomreach.com