Heading straight for the digital future.

German insurance company HUK-COBURG improves customer experiences across channels using Adobe Experience Cloud.

HUK-COBURG **eggsunimedia**

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>
> *Christian Deinlein, Head of Internet Systems, HUK-COBURG*

SOLUTION

Adobe Experience Cloud, including Adobe Analytics within Adobe Analytics Cloud and Adobe Experience Manager within Adobe Marketing Cloud

RESULTS

EFFICIENT MANAGEMENT of all online assets

FAST CREATION of new forms within only a few minutes

LOWER COSTS with reusable components and responsive design

SHORTENED RELEASE CYCLES from two weeks to two minutes

HUK-COBURG

Established in 1933

Employees: More than 10,000 (2017)

Coburg, Germany

www.huk.de
www.huk24.de

Partner

eggs unimedia

www.eggs.de

CHALLENGES

· Unify all corporate content management systems

· Support cross-channel communication with customers

· Accelerate the creation and publication of forms

· Reduce manual labor and automate processes

USE CASES

· Content Marketing & Velocity

· Customer Intelligence

· Enrollment & Communications

Deploying first-class customer experiences to all channels

If you are looking to buy personal liability or car insurance in Germany, you likely put HUK-COBURG on your short list. Germany's largest car insurer, HUK-COBURG collected premiums worth over €7 billion in 2017. According to Deutsches Institut für Service-Qualität (German Institute for Quality of Service), it is HUK-COBURG's cost-benefit ratio and high satisfaction rates that resonate with customers. That is no coincidence because, "We want to offer customers and prospects excellent experiences across all channels," says Christian Deinlein, Head of Internet Systems with HUK-COBURG.

Adobe Experience Cloud solutions help HUK-COBURG deliver. Using Adobe Experience Manager, HUK-COBURG manages its numerous corporate websites as effortlessly as its cross-device digital enrollment processes and corporate blog. That's a real benefit because the parent company's web presence comprises over 3,000 pages. Add to that the website of the company's online subsidiary HUK24, the shared corporate blog, and a number of microsites and online campaigns.

Adobe Experience Cloud solutions also make it quick and easy for the company to push new content and campaigns live while complying with the organization's quality standards. All this is based on complex approval workflows that are triggered automatically as soon as a new page, campaign, or landing page is meant to be published. "This makes the process so much faster," says Deinlein.

Using digital forms to accelerate processes

Teaming up with Adobe partner eggs unimedia, Deinlein's project team set out to digitally transform and unify forms and processes across channels using Adobe Experience Manager Forms. Due to complex sales processes, forms used to be executed by the IT department. Today, however, marketers and salespeople can do that on their own without having to be skilled in programming.

Using Adobe Experience Manager Forms, users can build and publish form pages with drag-and-drop simplicity and in real time. The logic that is embedded in each form fragment helps ensure that no form goes live without approval and all stakeholders are involved in the flow of information. "That has helped us reduce release cycles from two weeks to two minutes," says Deinlein.

The Adobe solution helps HUK-COBURG achieve a great ROI because it speeds up processes and reduces the risk of errors. Using internal web service interfaces, it seamlessly integrates forms with the company's back-end systems so users can pull core data about known customers with a single click of the mouse and considerably reduce typing and transmission errors. "Adobe Experience Manager is more than just a web content management system. It's a cross-channel platform for managing, personalizing, optimizing, and delivering content," says Deinlein.

"Adobe Experience Cloud provides us with the tools we need to gradually align our digital marketing to new requirements."

Christian Deinlein, Head of Internet Systems, HUK-COBURG

SOLUTION AT A GLANCE

Adobe Experience Cloud, including:

Adobe Analytics Cloud

· Adobe Analytics

Adobe Marketing Cloud

· Adobe Experience Manager

  · Forms

For more information
www.adobe.com/marketing/experience-manager-forms.html

www.adobe.com/data-analytics-cloud.html

www.adobe.com/marketing-cloud.html

In addition, the processing of form data can be tailored to the needs of the company's business units. The structure of data, integration with third-party systems, and the submission process are included in the form building kit. Therefore, form authors don't need to worry about the technology and can focus on the content related to their specific area of expertise.

All this is a tremendous time saver for HUK-COBURG, especially at the end of a year when hundreds of thousands of car owners take a close look at their car insurance trying to find a better deal. During that period, HUK-COBURG's online calculator has to process a record-level number of requests, with four million, out of an annual total of five million, calculations of insurance premiums happening in October and November alone. "We would hardly be able to handle this volume of requests in traditional sales channels," says Deinlein.

Using Adobe Analytics to improve campaign quality

As high volumes don't automatically imply high quality, HUK-COBURG also uses Adobe Experience Cloud to improve the quality of its marketing campaigns by gaining actionable insights through Adobe Analytics. Based on tracking data, Adobe Analytics reveals which campaigns and landing pages resonate with customers and which offer room for optimization. "This enables us to adapt our activities to the needs of our customers," says Deinlein. It also helps the company gain even more traction with customers and prospects because as many as 50% of German consumers already turn to the Internet for researching insurance products.

That's one of the reasons HUK-COBURG is planning to further expand the use of Adobe Experience Cloud. The first step will be to roll out Adobe Target, which will allow the company to improve the impact of its web pages, landing pages, and other online assets, helping to offer customers the best possible experience the moment they begin to engage with the brand. "Adobe Experience Cloud provides us with the tools we need to gradually align our digital marketing to new requirements," says Deinlein.