



Find out how American Family Insurance strives to make lives better with new technology.

Innovation at American Family Insurance is centered on the customer

Technology can change lives. Ryan Rist, director of innovation at American Family Insurance, uses technology to make lives better and figure out customer needs and wants. He says, for example, that life insurance companies know the risk factors that lead to untimely deaths, but aren't necessarily doing enough with this information.

"We can do something about it," Rist says. "Insurance companies sit on a lot of the information on what goes wrong, and we can be proactive, instead of just waiting for bad things to happen. We can step up and help our customers prevent them and mitigate them; we can help keep customers safe every day.

"A big part of innovation is customer empathy. You can't delight customers with new things if you don't understand them, or if you don't empathize with them. If you think about insurance, it's something that happens pretty infrequently."

When American Family Insurance executives ask themselves how they can connect on a deeper level with their customers, and how they can use technology to drive efficiencies in business,



Industry: **Insurance**
Customer since: **2014**
Locations: **2,273**
Review sources: **10**
Reputation score: **4.7 stars**
Review or feedback
requests sent: **36,157**

* Figures as of Q1 2018

they look for companies like ReviewTrackers.

"We realize that the interactions a customer has with a business as well as the ways they're treated — the customer experience — are a huge factor in repeat business," Rist says. "And American Family is a mutual insurance company. We're owned by our customers. Our mission statement is all about the customer."

"ReviewTrackers is also all about the customer and empowering the Voice of the Customer to be heard. ReviewTrackers actually lets us listen to the customer in places where we might not have been in the past, or where we might not have been doing it as efficiently."

Rist and the team at American Family knew that, among all of the social media and customer feedback channels, reviews should be given special attention.

"ReviewTrackers is a tool for American Family to study reviews across ten online review sources," he says. "The platform is easy-to-use throughout the entire company. It has also made it easy for our corporate office to understand and take action based on what we are hearing."

C-suite understands importance of reviews in insurance

American Family Insurance executives knew there was a shift happening in insurance, which is why they decided to look for an online reviews and customer feedback management provider. They realized that consumers read online reviews as part of the research process before making a decision.

"Reviews used to be more geared toward restaurants," says Jeff Frye, social media specialist for American Family. "It was just restaurants for a long time — the industry that reviews were really

important for. Then I think we all just started to experience it in our own lives: any time you're looking for any kind of service, generally one of the first things that you do is you go and look at reviews. Reviews started to become important for all industries."

Online reviews are also one of the top factors influencing the local search rankings of any type of business location. So when a potential client searches online for insurance providers, such as American Family, those with more and better reviews appear higher in search results. Reviews could therefore also be the first impression of a provider, marking the beginning of its relationship with a client.

This is why Frye recommends American Family Insurance agents to proactively request reviews from existing clients.

"We always tell agents to only send a request for a review after you've had some kind of customer interaction," Frye says. "Generally, we recommend review requests after positive interactions."

Leveraging the impact of reviews on social media and SEO

Frye also notes the difference between online reviews and customer feedback on social media. "(When you read reviews), you have a different mindset than when you're simply consuming social data or social content," he says.



61.7 percent of consumers consider online reviews as an influential or highly influential factor when choosing a local insurance agent.
(ReviewTrackers)

Research studies suggest the same. According to Forrester, content found in consumer-written online reviews (46 percent) ranks ahead of posts by companies or brands on social networks like Facebook and Twitter (15 percent) in terms of trustworthiness; they also inspire trust twice as much as general social networking “likes.”. Online reviews are also 7 times more influential than social media advertisements, according to research by ReviewTrackers.

For American Family, an insurance provider with more than 2,800 agencies, reviews give the company the opportunity to boost search engine optimization (SEO) performance.

“The SEO benefit is the biggest piece,” says Frye. “When we look at the number of engagements of posts in a month for a certain agency, there’s a correlation between the amount of engagement that an agent is getting and the number of reviews that an agent has.”

Partnering with an award-winning Customer Success team

Frye is impressed with the Customer Success team at ReviewTrackers. When American Family started its relationship with ReviewTrackers, Frye and his team worked with dedicated account manager Emily Carl, who provided hands-on training and education and helped increase agent

engagement on the ReviewTrackers platform with educational webinars and training sessions. Each agent involved in Carl’s program also saw an increase in the amount of reviews on their Google and Facebook pages.

“ReviewTrackers is truly beneficial. I attribute a lot of our success to it.”

Sonny Kester, American Family Insurance Agent in Brooklyn Park, Minnesota

Meanwhile, Zach Cox, American Family’s Customer Success Manager, serves as the main point of contact for the corporate office and the agents.

Thanks to Carl and Cox’s commitment, American Family Insurance agents have a better understanding than ever of how reviews are essential components of customer data and insight.



After a positive experience with an insurance agent, customers are 14 percent likely to leave a review; after a negative experience, the likelihood of writing a review rises to 25.8 percent.

(ReviewTrackers)



68 percent are unlikely to decide on an insurance agent with zero reviews.
(ReviewTrackers)

"Zach and Emily have been great," Frye says. "They are always quick to respond. They are great with support with agents whenever they need something. We always have very productive meetings whenever they come out to do a business review. Our experience with Zach and Emily has definitely been very good."

Access to historical data helps ensure regulatory compliance

With ReviewTrackers as its source of historical customer feedback data, American Family has peace of mind knowing it will be able to reference a customer interaction that happened years ago if necessary. This helps the company navigate the complexities of the regulatory environment and leverage data to ensure compliance.

Frye says, "Something we keep on top of with social media and, in general, online communications is to have a recording or an archive of all customer interactions that happen online — just in case we ever need to provide that."

Building a strong review base and improving SEO with the Review Request Tool

American Family Insurance customer service representative Jessica Charbonneau says that positive reviews of American Family agents help the entire organization bring in new business.

"A positive review gets posted on a site, and when other people visit, they'll like the review," she says. "People who are searching for an agent will go to these websites, too. And when they come in to do business, the first thing they usually say is that they came across the agency on social media, and they've done the research, and the positive reviews inspire them to want to build a relationship."

This is why she loves the Review Request Tool, which allows her team to create customizable e-mail templates, build a strong review base from happy customers, and improve search performance. For Charbonneau, reaching out to customers via the Review Request Tool is much easier than individually e-mailing clients and asking them to leave a review.

Trevor Pachis, an American Family Insurance agent in Evanston, Illinois, is focused on educating customers about insurance. His team has been trained to notice gaps and overlaps in coverage — to look for issues within an insurance policy.

"Our responsibility is to identify what the risks are, find what the clients' needs are, and provide an analysis of their current situation," he says. "We allow the client to choose (what best meets their needs)."

This commitment to managing customer feedback drives agents like Pachis to excel in customer service and improve customer experience.

Charbonneau says, "When customers are dealing with claims, our adjusters are really good at resolving issues and helping each client get through the process. As our feedback management tool, ReviewTrackers has been really helpful for the agency as a whole."

Review Request Tool: the smartest way to ask for reviews

Before ReviewTrackers, Pachis would ask clients in person or through e-mail to visit his review pages and leave a review. But it wasn't as effective as having the Review Request Tool.

"Now, we can gain exposure online — and it's one source where we can pick up information on what people think, as well as encourage others to write reviews, says Pachis. "Utilizing review sites is very valuable to us, it's an enormous platform, so we are constantly asking folks to give us reviews."

Charbonneau adds, "I know that ReviewTrackers has been a big help for Trevor on getting reviews. We also use Review Request in our e-mails for reaching out to customers and asking them for reviews."

For Sonny Kester, an American Family Insurance agent in Brooklyn Park, Minnesota, ReviewTrackers has helped his agency bring in new business.

"People just weren't finding me on Google, and I was struggling to get calls to my office," he says. "By getting more reviews, I've gotten more hits, and with ReviewTrackers I now get more calls from people who directly searched for insurance."

Kester noticed that using ReviewTrackers led to getting more reviews on Google, which then resulted in higher search rankings for his agency.

"We ask people how they found us, and we have a fair number of people who say, 'We found you on the Internet. We were looking for insurance and we found you.'"

Whenever Kester receives a negative review, he takes the conversation offline and works to solve the issue.

"I'll say, 'Hey, I'm sorry you feel that way. What can I do to help to fix it?' Or if it's a problem with a team member, I'll have a conversation with that team member in a way that properly resolves the situation."

Kester says, "ReviewTrackers is truly beneficial. I attribute a lot of our success to it."



4 out of 10 insurance customers read online reviews and base their insurance buying decisions on them.
(Accenture)