



# IS SIMPLICITY AN ILLUSION

PROTECTION REVIEW - JULY 2018

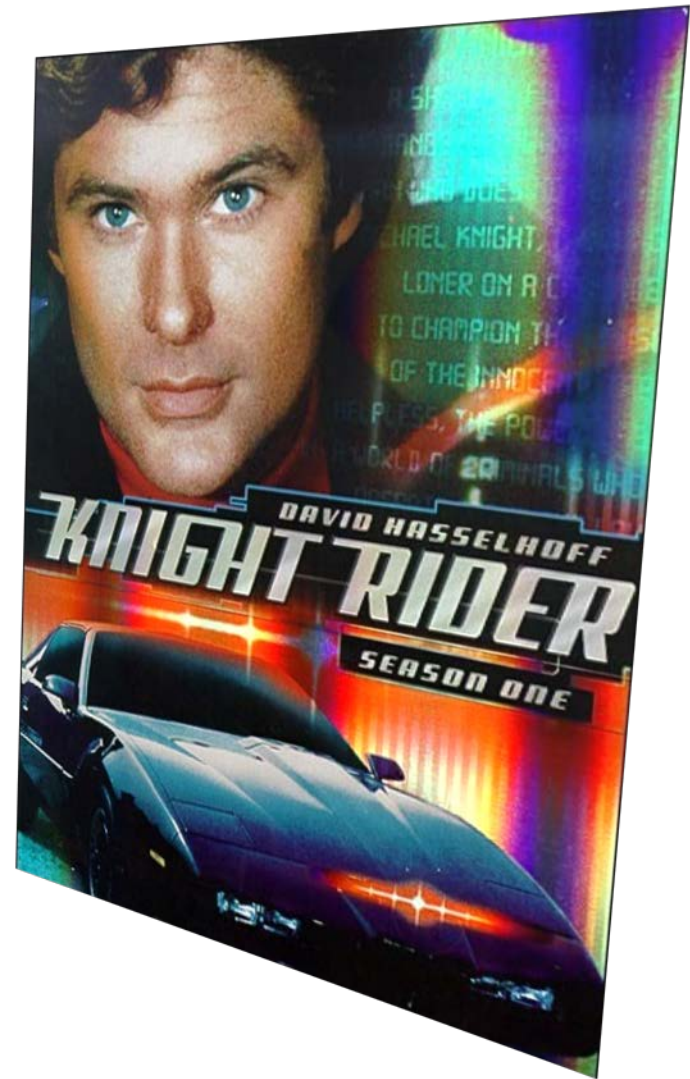


# THE STORY SO FAR ... FIRST STEPS

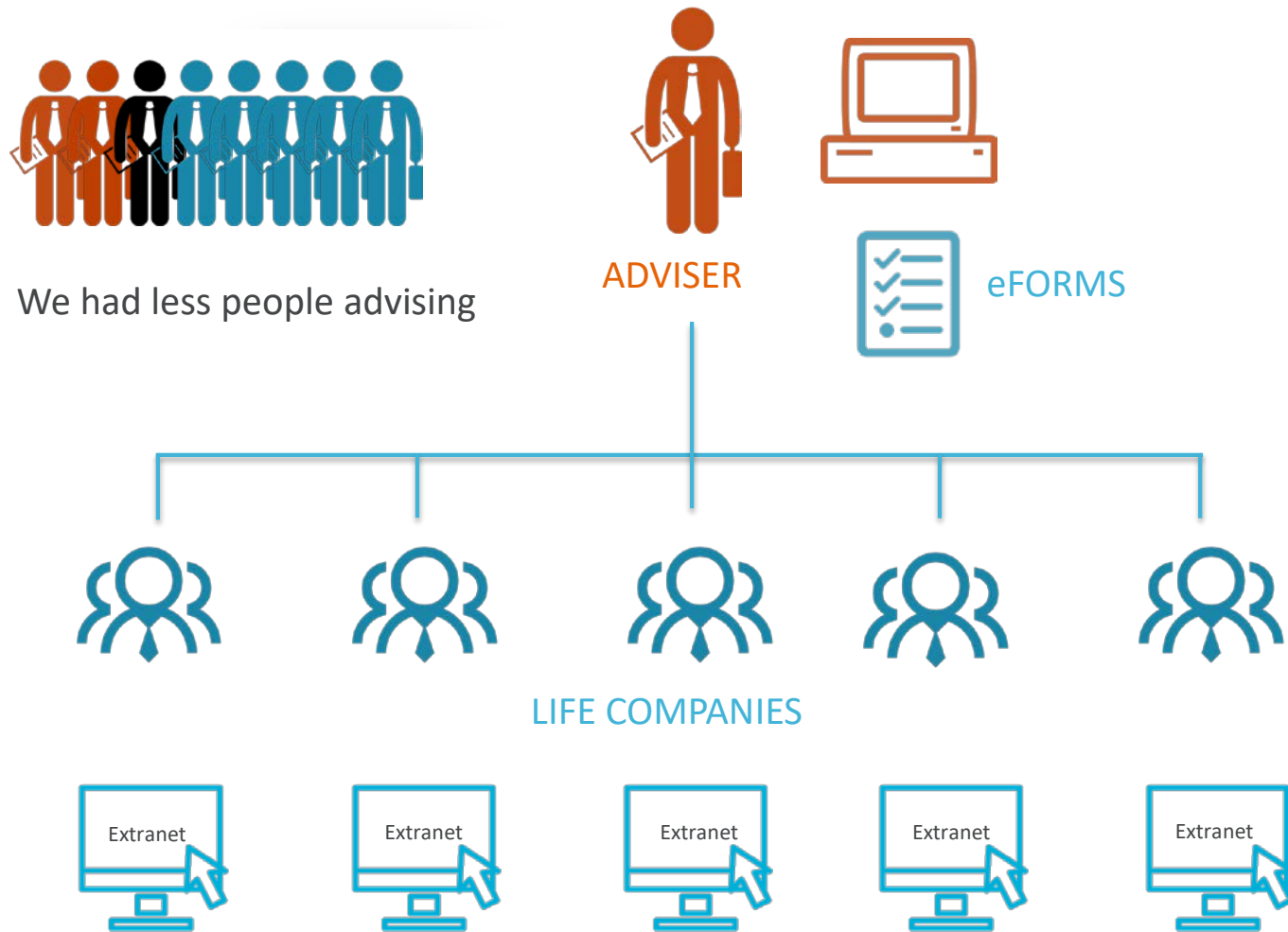




# BUT WE DID HAVE VOICE CONTROL & DRIVERLESS CARS



# THE STORY SO FAR ... FIRST STEPS




# TECHNOLOGY IS NOW DELIVERING SCIENCE FICTION



Is our industry keeping up?



# TECHNOLOGY IS NOW DELIVERING SCIENCE FICTION



**Santander**

Here to help you protect what's important

Mrs Burt

**Life Protection for your mortgage with a 20% discount**

20% off Life and Critical Illness products when you get a quote before 30th June 2018.

Over 98% of life insurance claims paid out.

📞 **0800 783 0083** [Get a quote](#)

Provided, administered and underwritten by Aviva Life & Pensions UK Limited.

Discount only available to customers who take out a new Life Insurance, Critical Illness Insurance or Life & Critical Illness Insurance policy, excluding Over 50's Life Insurance plan. Quote validity periods will apply.

Aviva UK paid out 98.9% of life insurance claims in 2017.

Life insurance and critical insurance have no cash-in value at any time and exclusions and limitations will apply.

**Renewal reminder**

**Why not use our useful reminder service?**

Simply tell us your renewal date and we'll be back in touch nearer the time.

[Set reminders](#)

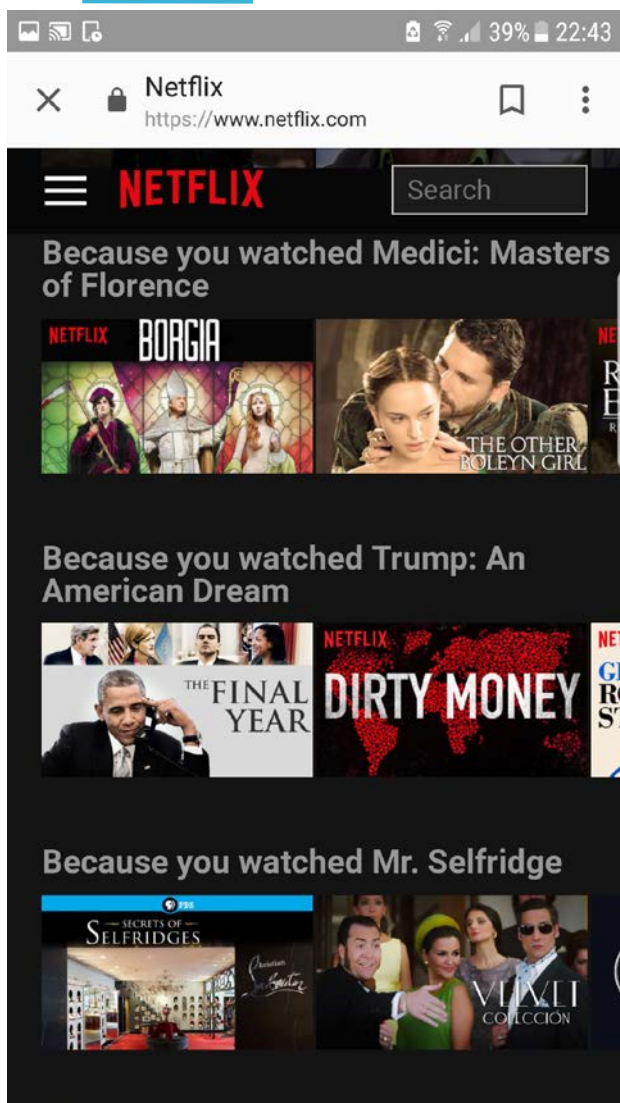


Is our industry keeping up?








# NEW PARADIGMS FOR NEW WORLD CUSTOMERS






# NEW PARADIGMS FOR NEW WORLD CUSTOMERS



## Customer Questions

 Have a question? Search for answers

**Q: Hi, is Freesat built in?**

**A: YES FREESAT IS BUILT IN THE TV.**

SELLER Appliance Electronics UK | 1 year ago

**Q: How wide is the stand?**




**A: The stand id 28" wide and 12" deep, sticking out the front by just under 3"**

Cecilia C | 11 months ago


**Q: Can you please tell me what warranty this comes with? Other sites have 5 years**

**A: Hi, we offer that TV with a one year manufacturer's warranty. I hope that helps. Ebuyer Te...**

SELLER Ebuyer UK Limited |




## Customers who viewed this also viewed



**LG 49UJ630V 49 inch 4K Ultra HD HDR Smart LED TV (2017 Model)**

★★★★★ 629


£429.00 ✓prime



**Samsung UE50MU6120KXXU UHD TV**

★★★★★ 110

£434.00 ✓prime






**Samsung UE49MU6220 49" 4K Ultra HD Curved LED Smart TV with Freeview HD**

★★★★★ 25


£495.00 ✓prime

[Show all 47 items](#)



## What do customers buy after viewing this item?

**Top Rated**




**Samsung**

**This item: MU6400 49-Inch SMART Ultra HD TV**

★★★★★ 174

£445<sup>90</sup> ✓prime

**Best Selling • Lowest Price**



**Toshiba**

**49U5766DB 49-Inch 4K Ultra HD Smart LED WLAN TV with Freeview Play - Black TV with a chrome surround (2017 Model)**

★★★★★ 297

£349<sup>00</sup> ✓prime



# NEW PARADIGMS FOR NEW WORLD CUSTOMERS

amazon.co.uk prime

Deliver to Stephanie

Celebrate Pride in London **amazon music** Learn more

**Samsung** ★★★★★ 174  
Samsung MU6400 49-Inch SMART Ultra HD TV



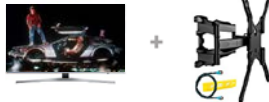
Size Name: 49-Inch

Price: £445.90 & FREE delivery ✓prime

New Wish List

amazon.co.uk prime

### Frequently bought together



Buy Both: £458.99

### Sponsored products related to this item

**MRCIOA** 3D 4K  
HDMI Switch, P...  
★★★★★  
20 reviews  
£23.99 ✓prime


**Wireless WiFi IP**  
Camer...  
★★★★★  
12 reviews  
£32.99 ✓prime

**Wifi Disp**  
Dongle -  
★★★★★  
12 review:  
£24.99 ✓


New Wish List

amazon.co.uk prime

### Compare with similar items



**This item** Samsung MU6400 49-Inch SMART U...



LG 49UJ630V 49 inch 4K Ultra H...

RATING	★★★★★ 174 reviews	★★★★★ 629 reviews
PRICE	£445.90	£429.00
SHIPPING	FREE Shipping	FREE Shipping
SOLD BY	Tvsandmore	Tvsandmore

See more details

### Have a question?

Find answers in product info, Q&As, reviews

New Wish List



# NEW PARADIGMS FOR NEW WORLD CUSTOMERS

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- Consumers need plans that grow with them and adapt to meet their everchanging lifestyle
- New world customers require engagement, not gimmicks, its about getting the right message at the right time, it's about digital moments
- Need to use data in different ways to improve the entire sales and service offering

**“ If we have data, let's look at data. If all we have are opinions, let's go with mine. ”**

Jim Barksdale, former Netscape CEO





# BEYOND EFFICIENCY, SUPPORTING DIGITAL MOMENTS FOR MILLENIALS



Group One



Promotion  
/ pay rise



Job



Group Two



Buy Home



Marriage /  
Co-habit



Children



Group Three



Divorce

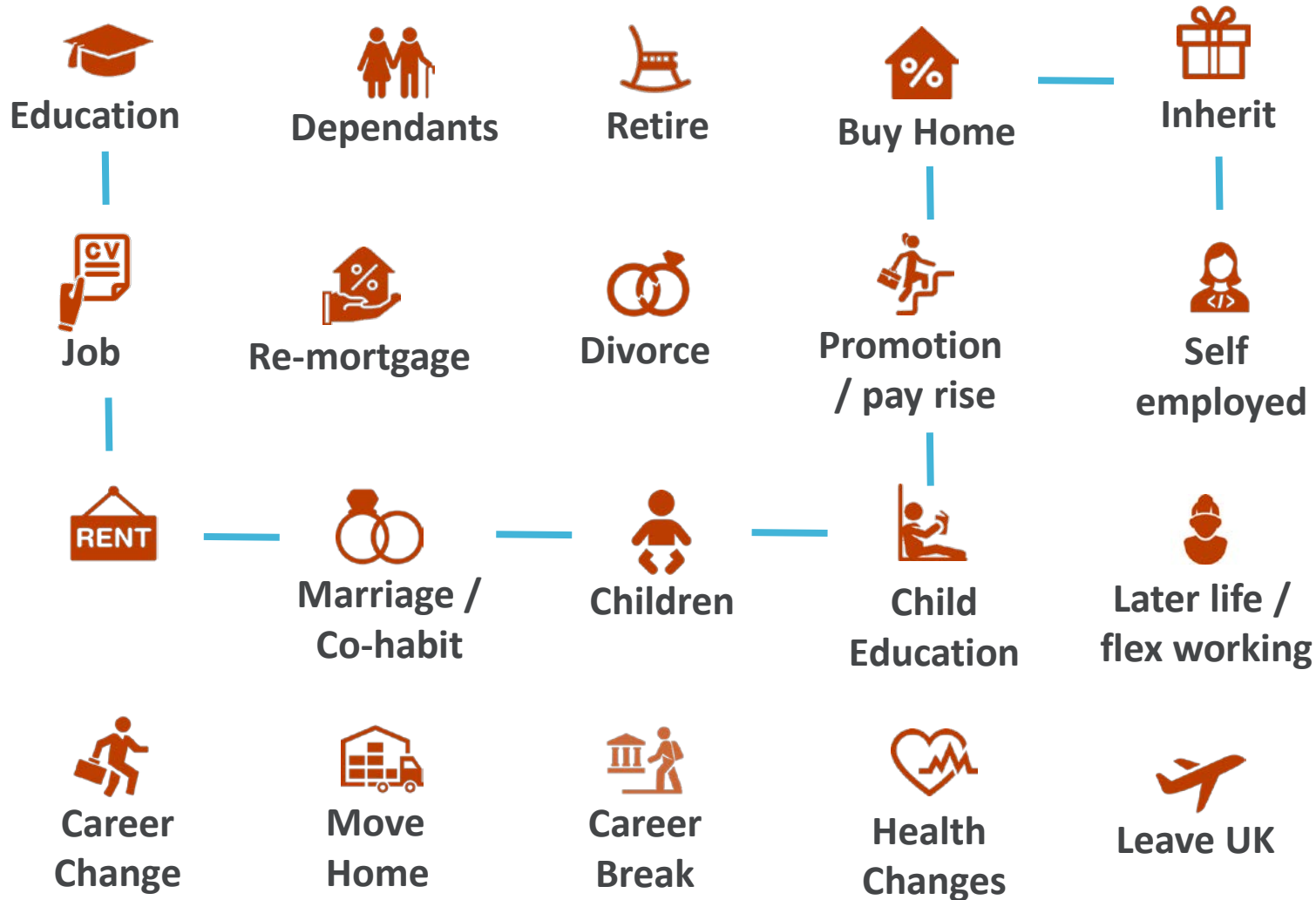


Promotion  
/ pay rise

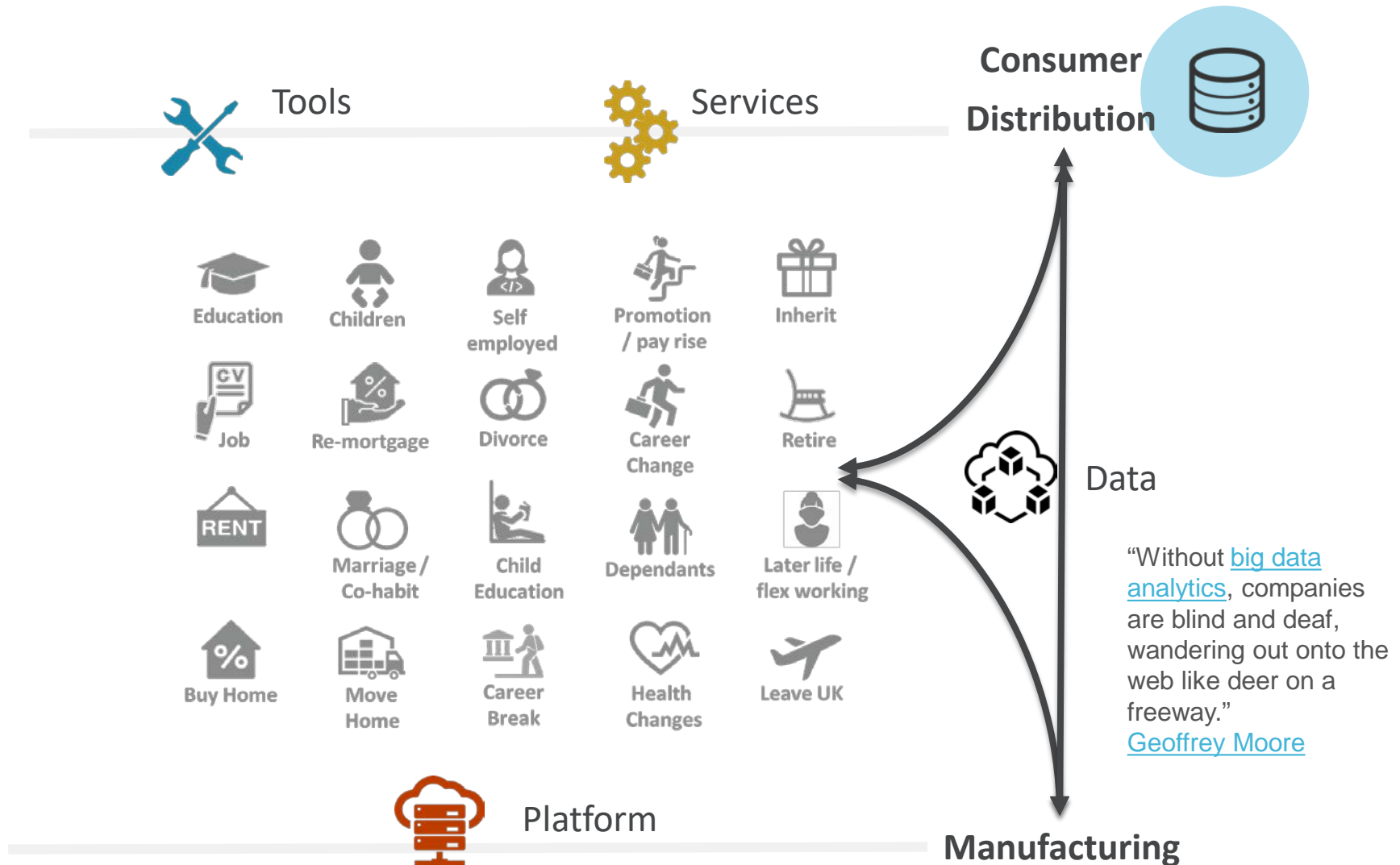




# NEW PARADIGMS FOR NEW WORLD CUSTOMERS



# NEW PARADIGMS FOR NEW WORLD CUSTOMERS




# NEW PARADIGMS FOR NEW WORLD CUSTOMERS

 All the ways Amazon is unbundling the bank



# TODAY – EFFICIENCY

Has a dramatic impact – fit to needs, fit to budget



LIVE CHAT  
OFFLINE

Client search

My iPipeline

Log out

Miss Stephanie Hydron

Back to benefits

Print matrix

Selected benefit -

Level Term Assurance (assumes full commission)  
£150,000 of life cover only

Select an alternative quote to update your benefit

Reset matrix

Life cover amount

-

+

(-25%)  
£112,500

£150,000



(+25%)  
£187,500

Additional CI cover	Life only	<div>Indicative premium</div> <div>£10</div> <div>Select</div>	<div>Indicative premium</div> <div>£10</div> <div>Selected</div>	<div>Indicative premium</div> <div>£10</div> <div>Select</div>
	Life + 30% CIC	<div>Indicative premium</div> <div>£12</div> <div>Select</div>	<div>Indicative premium</div> <div>£15</div> <div>Select</div>	<div>Indicative premium</div> <div>£19</div> <div>Select</div>
	Life + 100% CIC	<div>Indicative premium</div> <div>£25</div> <div>Select</div>	<div>Indicative premium</div> <div>£32</div> <div>Select</div>	<div>Indicative premium</div> <div>£38</div> <div>Select</div>





# TODAY – ‘A LITTLE MORE CONVERSATION’



Hi Jennifer

[Get your quote](#)

Your personal Mortgage Cover quotation:

**£12** *per month*

This is based on a Mortgage Amount of £250000 for a Term of 17 years, as a 41 year old non-smoker

- ✓ **Pays out if you die**, during the term of your policy or if you're diagnosed with an illness where you're expected to die within 12 months.
- ✓ **Provide financial support** – Mortgage Protection can help to give you peace of mind by providing financial support for your loved ones if you die, for example by helping to repay a mortgage or other outstanding debts.
- ✓ **Think about a Will** – If taking out Mortgage Protection, you should consider speaking to a solicitor about making a Will otherwise any money paid out if you die during the term of the policy may not go to the intended people.

**Jennifer, here are your personal Risk Reality Results:**




Risk of dying 3%	Serious illness 10%
Unable to work* 33%	Any of these occurring 42%

\* Based on a standard occupation and as a non-smoker.

Need some help on your protection needs?

📞 Call us on **0800 804 6826**

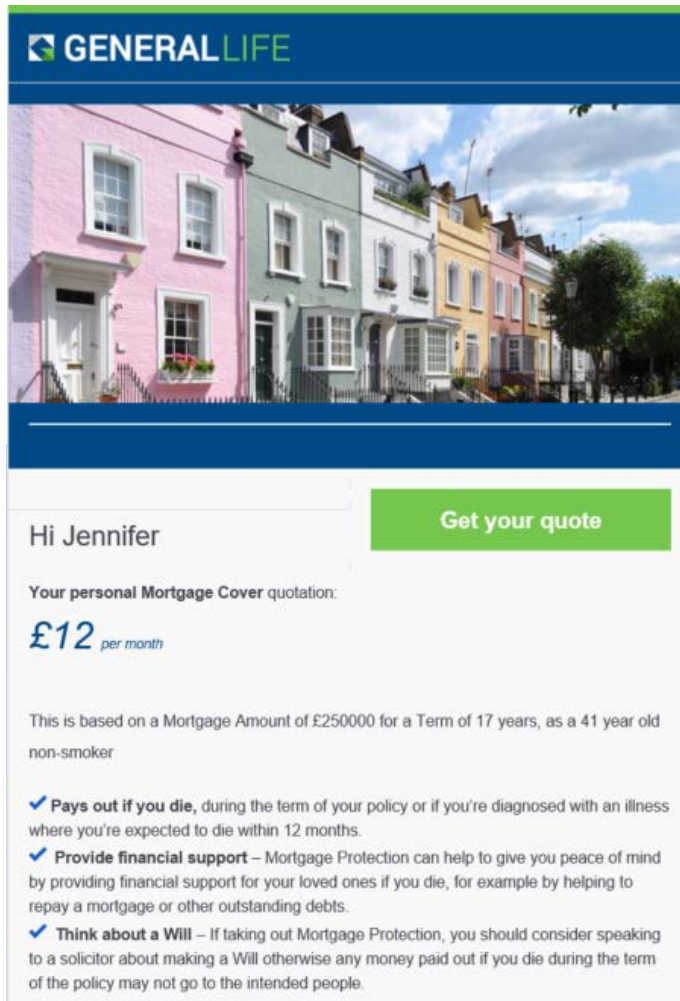
Lines are open Mon to Thurs: 8am – 8pm and Fri: 8am – 6pm



General Life plc Registered Office: 25 Gresham Street, London EC2V 7HN.  
Registered in England and Wales No. 2065.



# TODAY – ‘A LITTLE MORE CONVERSATION’



**GENERAL LIFE**

Hi Jennifer

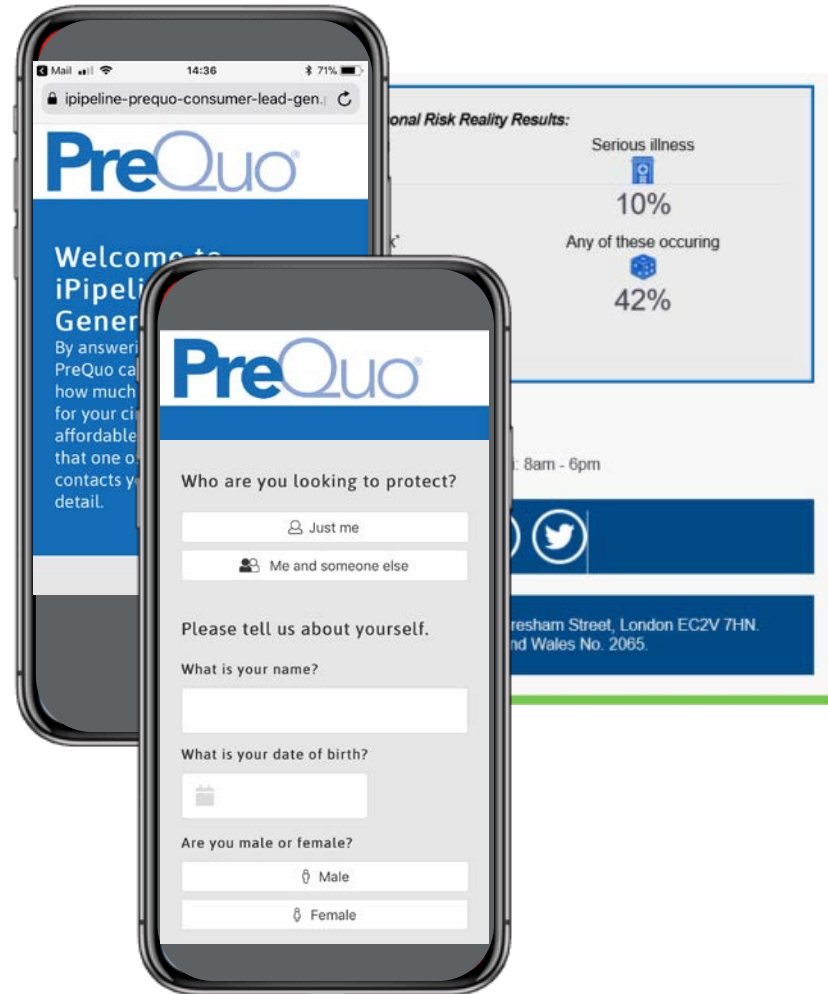
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ipipeline-prequo-consumer-lead-gen

**PreQuo**

Welcome to iPipeline General Life

By answering PreQuo can tell you how much you can afford for your circumstances that one of our contacts will call you in detail.

**Personal Risk Reality Results:**

- Serious illness: 10%
- Any of these occurring: 42%

8am - 6pm

Who are you looking to protect?

- ☐ Just me
- ☐ Me and someone else

Please tell us about yourself.

What is your name?

What is your date of birth?

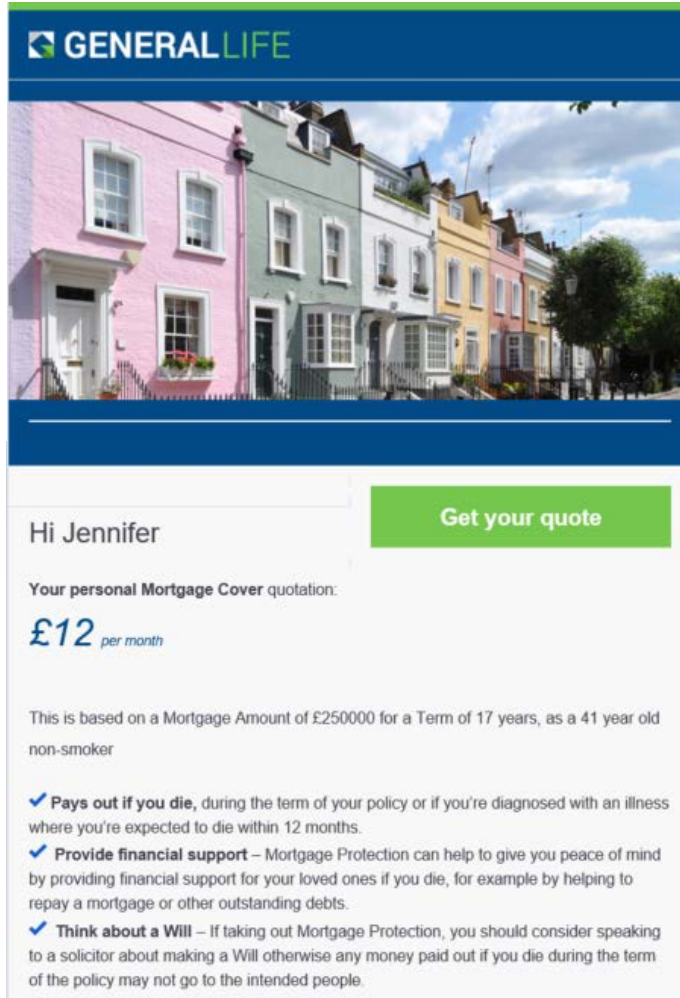
Are you male or female?

- ☐ Male
- ☐ Female

resham Street, London EC2V 7HN.  
and Wales No. 2065.



# TODAY – ‘A LITTLE MORE CONVERSATION’



**GENERAL LIFE**

Hi Jennifer

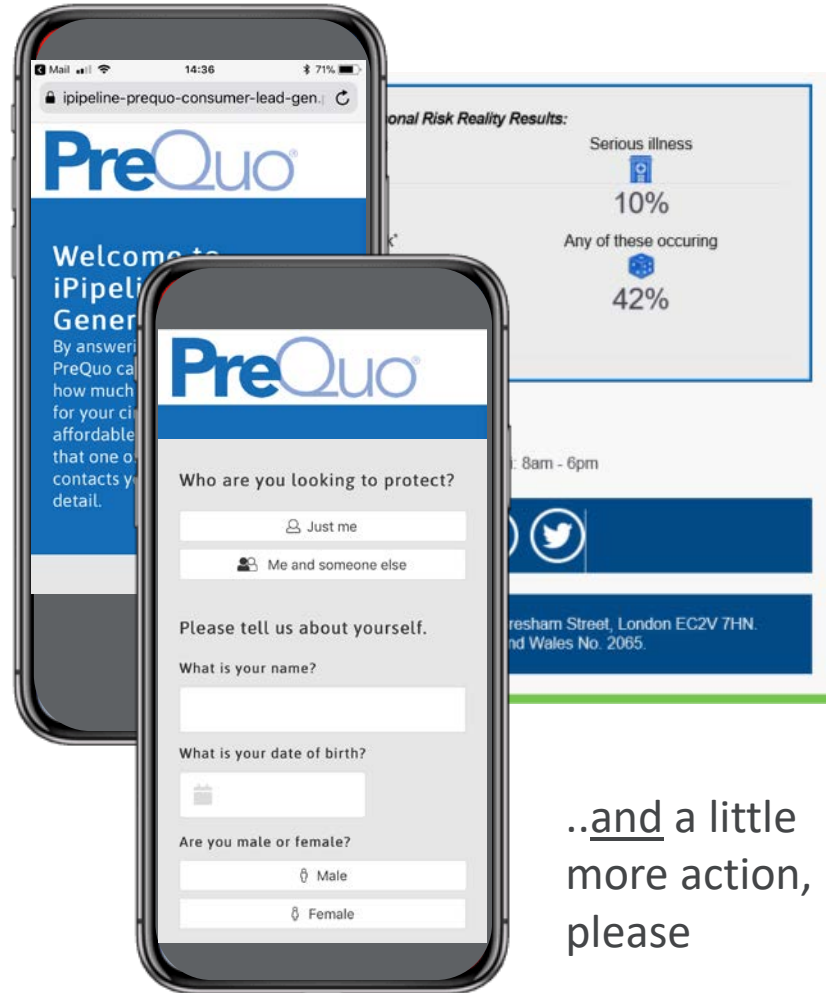
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☐ Me and someone else

**Please tell us about yourself.**

What is your name?

What is your date of birth?

Are you male or female?

☐ Male

☐ Female

**Personal Risk Reality Results:**

Serious illness

10%

Any of these occurring

42%

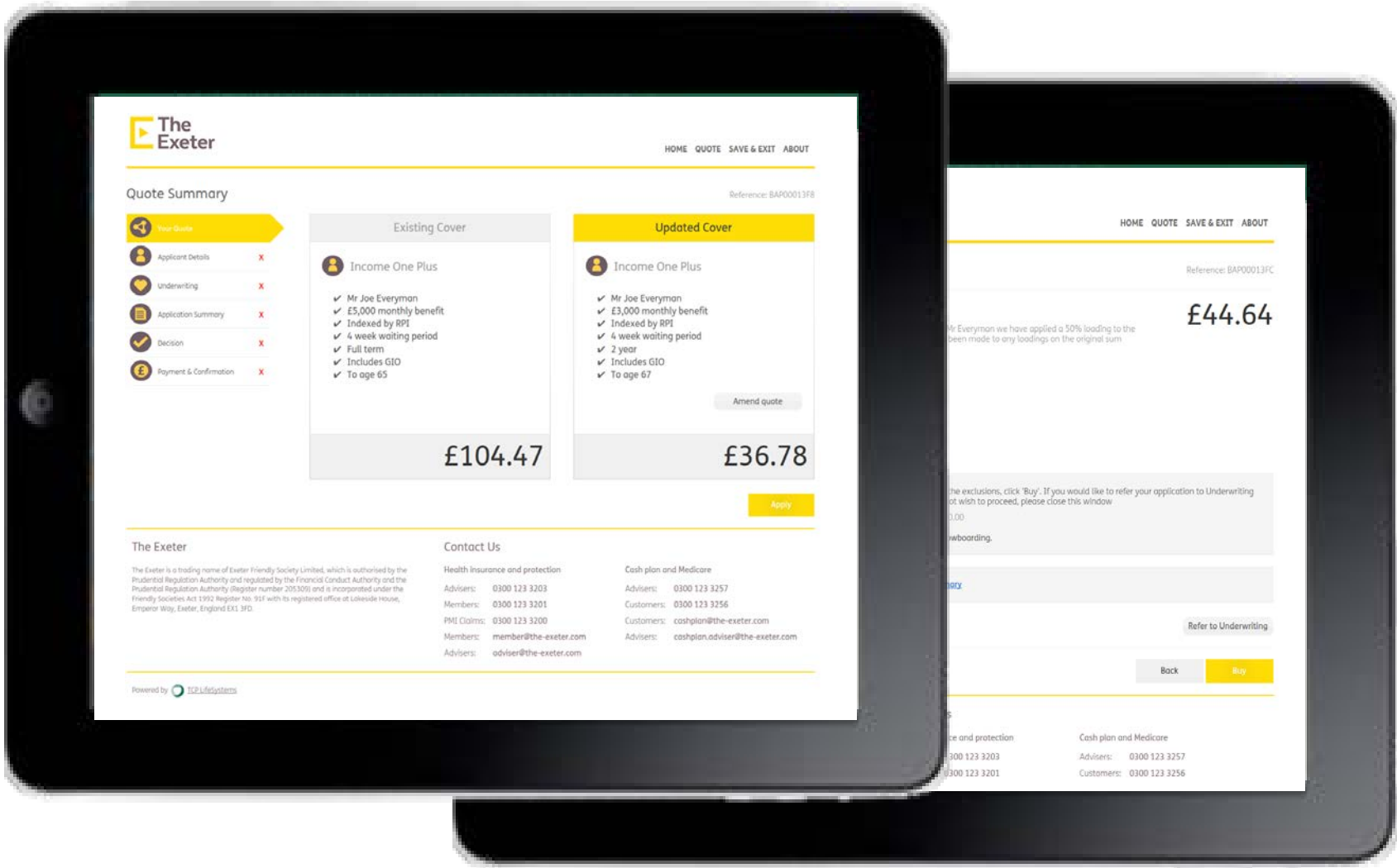
8am - 6pm

resham Street, London EC2V 7HN.  
and Wales No. 2065.

..and a little more action, please



# TODAY – ‘EVERYBODY’S CHANGING AND I DON’T FEEL THE SAME

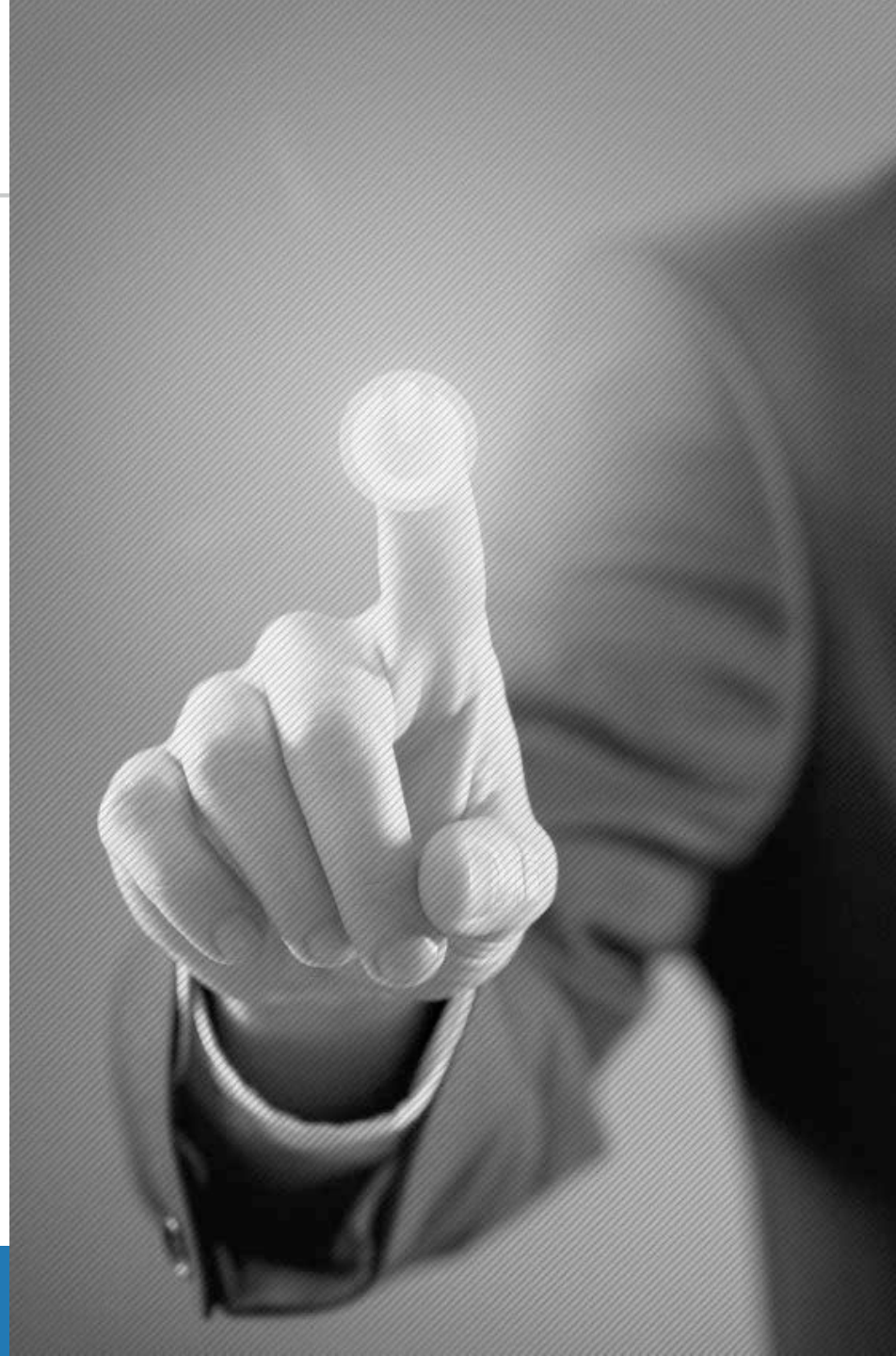




# DATA IS THE SOIL OF GROWTH

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- Product design and simplicity
- Lifetime engagement and value
- Improved client onboarding – less data capture
- Better signposts:
  - Perils
  - Prompts
  - Price
  - Process
  - Product
- Improved claims and servicing
- ... Financial Resilience Score?



DATA IS THE SOIL OF GROWTH

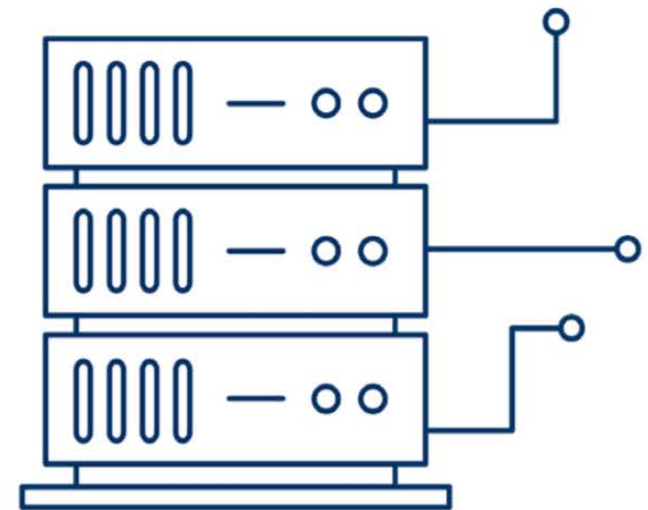
A MARRIAGE MADE IN HEAVEN



# The two things making business faster



**Technology**



**Data**

# THANK YOU

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For more information contact visit [www.ipipeline.com/uk](http://www.ipipeline.com/uk)

[pyates@ipipeline.com](mailto:pyates@ipipeline.com)

[shydon@ipipeline.com](mailto:shydon@ipipeline.com)

0345 408 4022