

What's in a name?

Customization and Personalization

Session 21

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Research shows that personalization improves return rates and enhances the user experience. As a result, personalized service is becoming more important and common in the marketplace. Often, time is short to produce the materials. Several methods used to accomplish customization and personalization at Standard Insurance Company will be presented, including both desktop and print shop methods.

Definitions

This paper assumes the existence of an underlying generic piece to which the customization or personalization is applied, such as a template for a form, booklet or flyer.

Customization: the name of a customer (employer) is applied to materials. For example, forms or marketing pieces from Standard Insurance Company customized to our customer “ABC Company” would reflect the name of ABC Company.

Personalization: names of individual persons (and possibly other specific information) are applied to materials. For example, materials personalized to me would show my name and perhaps my address or date of birth. Personalization may be layered on top of customization.

Examples of customization and personalization

- Customized materials for employers, such as claim packets with the employer’s name and terms of coverage
- Personalized enrollment materials
- Policy endorsements, which must be generated and sent for every policy
- Personalized mailings of business communications

Methods to produce customized and personalized materials

- | | | |
|--------------|-------------------------------|---------------------------|
| ✓ Print shop | ✓ Mail house | ✓ Web |
| ✓ Desktop | ✓ In-house built applications | ✓ Technology developments |

Print Shop	Customization
Generic materials can be customized by creating a version of the generic document, whether a form or marketing piece, with the name of the group applied. This method allows the tailoring of all content to match the group. It entails proof review and traditional production.	
Coolness: <ul style="list-style-type: none"> • Full customization possible. Forms may be paper and/or electronic, and posted to the Web as pdfs. 	Not so cool: <ul style="list-style-type: none"> • Non-automated. Costly and time-consuming.
Example usage: <ul style="list-style-type: none"> • Enrollment booklet displays the name of the employer and describes the terms of coverage specific for that group • Medical History Statement for a group is customized to list just the coverages the group purchased, with any special provisions pre-checked, enabling the user to provide accurate information with ease 	
Print Shop	Personalization
Proprietary Xerox software called VIPP can be used to apply personalized text on documents produced on DocuTechs. The variable content is provided on a spreadsheet. The program places the data on the document using Postscript, essentially laying an image in the specified location.	
Coolness: <ul style="list-style-type: none"> • Production on a DocuTech supports volume personalized printing. 	Not so cool: <ul style="list-style-type: none"> • VIPP software not easy to use. Requires coordination with publishing resources and

	paper/fax proof review to assure fields display as expected.
<p>Example usage:</p> <ul style="list-style-type: none"> Personalized Medical History Statements, in which applicant name, type of insurance and dollar amount requested are extracted from a spreadsheet and printed in specific sections of a previously developed customized form 	

Desktop	Customization
<p>Templates can be provided to allow users to enter a customer's name directly.</p> <ul style="list-style-type: none"> Locked MS Word templates on a Web site or shared folder. Allows users to place the employer's name on a piece and modify only selected fields. They can then print locally, a valuable feature when time is limited. Fillable pdf forms. When the user fills the employer's name, consistent field naming within the pdf causes the employer name to be automatically filled in other locations on the form. This method allows a user with Acrobat Reader to print a form with the group's name filled, but not save the form (unless permitted using Reader Extensions) for future use, so there is limited benefit. 	
<p>Coolness:</p> <ul style="list-style-type: none"> Users can customize documents on demand. Content is protected. Good for one-time use. 	<p>Not so cool:</p> <ul style="list-style-type: none"> Not suitable for ongoing online use of the pdf.
<p>Example usage:</p> <ul style="list-style-type: none"> Coverage Highlights descriptions offered to sales personnel as locked MS Word docs Claim packets offered online as fillable pdf forms. HR representatives can customize the group name for each division or class. 	
Desktop Method 1	Personalization
<p>Similar to above: Fillable pdf forms. When the user fills the person's name, consistent field naming within the pdf causes the same field to be filled in other locations on the form. This method allows a user with Acrobat Reader to print a form with the person's name in it, but not save it (unless permitted using Reader Extensions) for future use, so there is limited benefit.</p>	
<p>Coolness:</p> <ul style="list-style-type: none"> Users can fill fields online, and type fields such as "name" only once with automatic population to other occurrences of the field. Good for one-time use. Another party, such as an HR representative, can partially complete the form before giving it to an employee. 	<p>Not so cool:</p> <ul style="list-style-type: none"> In most cases, filled form cannot be saved.
<p>Example usage:</p> <ul style="list-style-type: none"> Fillable, multi-page pdf form with consistent field naming, such as a Medical History Statement or Claim Packet 	
Desktop Method 2	Personalization
<p>MS Office Suite tools can be used to produce both personalized text and personalized calculations using mail merge. MS Excel serves as the data input source and is used to write formulas and perform</p>	

calculations. MS Word is used to create the form where the data will be populated. During the mail merge process, the user specifies in MS Word the fields where the data will be dropped. Output may be sent to print or saved as a pdf (to reduce file size) for electronic transmission and remote printing.

Coolness:

- Available on-demand, allows electronic proofing and delivery of output. Can sort output as needed for different recipients (for example: alpha for HR Department, zip code for mailing, numeric for records filing).

Not so cool:

- Process requires an unlocked document, which can be a concern if the form must be protected.

Example usage:

- Personalized mailings
- Personalized enrollment forms

Mail house

Personalization

Personalization may be accomplished by the mail merge method or by using software that places an image with the variable data in a specified location on the document. Variable data are provided on a spreadsheet or database.

Coolness:

- Rapid, reliable production. Mail houses may have available experienced resources accustomed to producing personalized materials in quick turnaround times. Can apply bar codes for mailing.

Not so cool:

- Paper/fax proof review to assure fields display as expected. Costs a bit higher, and standards lower for printing.

Example usage:

- Personalized letters with attachments/inserts

In-house built application 1

Customization

The Enrollment Form Customizer was built in MS Word with Visual Basic for Applications (VBA) scripting to enable users to generate customized enrollment forms. It presents a series of screens (forms) to the user to enter variables, including the name of the employer. A protected, customized form is generated, using logic built into the application, which reflects choices and language appropriate for the group.

Coolness:

- Automates generation of customized forms, providing customized service at low cost and a high degree of control. Very easy to use – users love it. The form can be edited by enrollment staff when required for business reasons.

Not so cool:

- Developer resources required to build and modify application. Application is limited to this specific form. Forms are stored in a special folder available to selected personnel, not published on the Web.

Example usage:

- System-generated, customized enrollment forms

In-house built application 2	Customization
<p>The Proposal Marketing Tool is an online tool built in MS Word with VBA scripting that enables users to easily generate customized proposal papers. Users are presented with a series of screens from which they select the type of coverage and plan provisions appropriate for the group. Optional documents such as information about The Standard and our Sales and Service teams can be selected for inclusion in the proposal paper. The tool generates the proposal paper in MS Word format. It includes a table of contents and cover page on which the group's name and logo can be added.</p>	
<p>Coolness:</p> <ul style="list-style-type: none"> Provides more targeted information than is possible with pre-printed materials. Can select applicable optional services. Maintenance of the text is easy. 	<p>Not so cool:</p> <ul style="list-style-type: none"> In order to highly control the content, completed proposal papers are sent directly to the printer for delivery. Users cannot save the document.
<p>Example usage:</p> <ul style="list-style-type: none"> System-generated, customized proposal suitable for delivery to customer 	
In-house built application	Personalization
<p>The Electronic Pre-fill tool was built in MS Excel with VBA scripting to populate fillable application forms using census data from the individual insurance quoting system. The tool allows the user to import applicant census data (applicant name, address, SSN, salary, etc) from a Comma Separated Values (.CSV) file in the quoting system to automatically populate pdf forms, and save them as fdf files in a folder by sales consultant, who can then print locally.</p>	
<p>Coolness:</p> <ul style="list-style-type: none"> Saves user time and reduces errors by automating the form filling for hundreds of forms. 	<p>Not so cool:</p> <ul style="list-style-type: none"> When revisions are made to the form, care must be taken to not change field names and export values.
<p>Example usage:</p> <ul style="list-style-type: none"> Individual applications for insurance coverage, in which applicant data are pre-filled for easy completion of the forms by end customers 	

Web	Customization
<p>Generic materials can be customized on the fly within a secure Web site (extranet) by using Javascript to place the employer's name and group number in appropriate fields on the form. The Javascript is present in the generic pdf forms, but not visible to users.</p>	
<p>Coolness:</p> <ul style="list-style-type: none"> Provides customization within the secure site at minimal cost; form can be printed with displayed fields. 	<p>Not so cool:</p> <ul style="list-style-type: none"> The customization is available only within the secure site. The form cannot be saved with the employer's name and number displayed. When revisions are made to the form, care must be taken to replace the Javascript.
<p>Example usage:</p> <ul style="list-style-type: none"> A claim packet for a group displays the employer's name and group number in those fields within the secured Web site 	

Technology developments	Customization and Personalization
<p>Document generation engines provide enterprise software for business process communications. Among other capabilities, a document, such as a flyer or brochure, can be designed with specified text and graphics blocks for placement on the document. Rules and variable input drive the selection of the text and graphics for each recipient, generating output such as print, pdf, ppt, or other. Two examples of document generation engines are Exstream Dialogue and Sefas Open Print.</p>	
<p>Coolness:</p> <ul style="list-style-type: none"> • Makes possible production of volumes of materials with highly variable content and a high degree of control. Can be used to produce finished booklets, replacing packets of folders with variable loose sheets. 	<p>Not so cool:</p> <ul style="list-style-type: none"> • Variable information is placed as a graphical overlay; no field mapping. Requires developer resources for set up, and coordination with IT and publishing resources. Does not produce editable documents.
<p>Example usage:</p> <ul style="list-style-type: none"> • Sales materials in which the name of the customer and the contact information/photo of the sales rep are displayed • Personalized 401K plan report. My specific fund selections and their recent performance can be reported and illustrated with pie charts and bar charts • Overlay (providing identifying information) applied on forms attached to letters produced using the system 	

Lessons Learned

Customization is difficult to control. That is, once users have access to customization, there is a natural desire to customize materials fully to the customer. It's a slippery slope.

- Guidelines help. Guidelines should be published for reference by those who handle customer requests.
- Automation helps. Avoiding manual intervention makes customization possible while limiting costs and time.

Personalization is less difficult to control.

- Personalization is obviously beneficial for communications such as mailings and policy endorsements.
- Personalized enrollment materials require time commitments from sales personnel to produce and deliver successfully, so a judgment call is made on whether the effort required is justified.

Forms Management Issues

Requirements for record-keeping of customized materials will vary by industry. If the materials qualify as advertising under state regulations, records will be needed. In the insurance industry, records are also required for materials that are filed with state insurance commissioners.

Summing up

So, what's in a name?

Using the customer's name in materials improves return rates and enhances the user experience. Improved return rates means more sales.

Can you make a name for yourself?

Choose methods that best support your business needs. With repeated use you will be able to produce customized and personalized materials in short turnaround times.

Can you name more tunes?

Session attendees will share other methods with which they are familiar.