CUSTOMER CASE STUDY

El Aguila (Great American Insurance Group)

Leveraging Constella's API to enhance customer fidelity through becoming a trusted partner

Headquartered in Mexico City, El Aguila is the oldest international operation of the Great American Insurance Group, well regarded for their industry expertise and outstanding customer service since it was founded in 1994.

"The sophistication, breadth, and depth of Constella's API and data services offers enormous added value for our customers"

- Enrique Morales, Executive Director

According to Javelin, monitoring for ID theft in black markets (deep and dark web) is the top non-basic feature valued by customers

- Javelin, 2022 Identity Fraud Study

THE CHALLENGE

Complex Challenges for Customer Engagement & Retention in the Auto Insurance Industry
Auto insurance add-ons like travel assistance, legal assistance, and other enhancements have become industry standard—as such, it becomes harder to create a strong market differentiation. Customer retention in insurance is complex because touchpoints always arise when something goes wrong. In recent years, the industry has faced challenges with supply chain and parts complexities due to the global geopolitical environment. As these types of issues become more prevalent, adjacent touchpoints that increase customer fidelity are essential, making customer retention critical for a successful commercial strategy.

Fewer Value-Add Enhancements
Because a core pillar of El Aguila's commercial strategy involves enhancing their insurance offerings with add-ons that directly benefit customers, the question then becomes—how can we offer the best service possible to clients, including adjacent value added offerings beyond the traditional expectation of insurance, in order to retain valued customers?

Competitive Differentiation Promoting Customer Fidelity
Given the add-ons that have become increasingly common in the industry, El Aguila considered their role as a player in the auto insurance industry, managing large volumes of client data within a complex regulatory and operating environment across distinct geographies. This positioning presented an opportunity to expand and strengthen their stewardship of the well-being of their clients through informing, alerting, and educating them on risks related to the exposure of sensitive personal data.

CHALLENGES

- Engage and retain customers
- Leverage add-ons to promote customer Fidelity
- Differentiate from competitors through customer-centered enhancements

THE SOLUTION

Unmatched Breadth, Depth, and Sophistication of Curated Data Lake
For El Aguila, the opportunity to be the firsts in the market to include free alerting on stolen credentials and personal information with their insurance offerings, enabled them to strengthen their brand loyalty and create a more regular and positive engagement with their customers. For this they selected Constella Intelligence because of its unmatched sophistication and richness of Constella's curated breach data lake including +124 billion breached identity records, +180 billion breached identity attributes, and +15 years of historical data. This was a major opportunity to demonstrate their commitment to their customers in a unique and innovative way in the auto insurance industry.

Tailoring an Add-on Enhancement Strategy to Customer Privacy and Security
El Aguila developed a "Digital Security" brand, designed to engage with their customers on the value of this free add-on, underlining the importance of holistic customer experience and integrity of customer protection. When El Aguila's clients' data is detected exposed on the deep and dark web, customers are alerted of this exposure to enable them to take protective action. The expansive breadth and full range of visibility, including monitoring of risks related to exposed passwords and personal information enables this highly advanced but easily integrated add-on.

Expanding Trusted Customer Partnership for Sustained Growth
Awareness of risks related to exposures of personal data serves as a pivotal touchpoint that reinforces El Aguila's customers' understanding of the value of personal cyber hygiene and the increasingly unforgiving landscape for victims of fraud, identity theft, and other cybercrimes arising from personal data exposures.

RESULTS

- Strengthen brand image as an innovator by being first to market
- Addressing the pain point of customer privacy and security by delivering a unique enhancement.
- Expanding customer loyalty while raising security and privacy awareness

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