

MEMBERS[®] Auto & Homeowners Insurance Program

Creating Links on Your Credit Union's Web Site

Frequently Asked Questions



Common Purpose. Uncommon Commitment.

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1. What does the MEMBERS[®] Auto and Home (MAH) Insurance Program consist of now?

MAH is a multi-channel marketing program that primarily relies on direct mail to solicit your members for auto insurance. CUNA Mutual has partnered with Liberty Mutual Insurance Company to offer this product to your members. Your credit union has sent us a file with your members' names and addresses and we send out mail pieces offering them the opportunity to get a quote for auto insurance by calling our call center or seeking out a Liberty Mutual agent.

Your credit union may also have the Members Financial Network (MFN) Internet program that allows your members to get information or apply for investment products, life insurance, long term care insurance and accidental death insurance using links on the credit union's Web site. Depending on how your credit union has enabled MFN on the credit union site, your members will click on an insurance or financial services link that takes them to a landing page with CUNA Mutual's product options. If they select auto or homeowners insurance, they are linked to another landing page where they can begin the quoting process. Eventually, they are linked to the Liberty Mutual Web site where they have the option to quote and bind on-line, receive a call back from a licensed agent, call in to our call center or seek out a Liberty Mutual agent. Our new e-commerce platform replaces the auto and homeowner's links that now exist on MFN.

2. What does the new e-commerce platform consist of?

The new e-commerce platform allows the credit union to download on-line ad copy from a resource center that is provided to you by email when you sign up for the program. New text links will give your credit union much more flexibility in accessing linking tools and makes it easier to enable these links on your site. All you need to create new links on your credit union's Web pages is copy and paste the linking term and the URL into the HTML code of the page where you want the link to reside. All on-line ad copy will link to a single MEMBERS Auto and Home landing page that allows members to view information about the program. All the member needs to do to get a quote is to enter their ZIP code, and select a product. They'll be automatically taken to the Liberty Mutual quoting site where they can get a quote on-line, through over the phone, or from a Liberty Mutual agent.

The new platform has several advantages for the credit union and your members, including:

- **Ease of setting up your links.** The existing MFN program has hundreds of linking options because it offers so many different products. It is sometimes difficult for credit union marketing and technology staff to place links where members will intuitively seek out auto or home insurance.
- **Ease of member navigation.** Right now, even though we have over 1,300 credit unions on the MEMBERS Auto and Home MFN Internet program, we only generate about 12,000 quotes per year from these sites. That's about six quotes per year per credit union even though credit unions get thousands of site visits each month. The reason for this is that it is often very difficult for members to find the auto insurance link on the credit union site and when they do, it takes up to seven clicks to get to the right page on Liberty Mutual to begin the auto quoting process. This can be a very frustrating experience for your members.

3. Why is CUNA Mutual making this change now?

In addition, to the reasons outlined above, there are several reasons to make this change:

- **Technology is becoming outdated.** Our existing platform utilizes frames to carry through the credit union name through the process. Framing technology is old and not generally used anymore. As these frames are passed from MFN and onto Liberty Mutual, the pages sometimes take longer to load. Sometimes Liberty Mutual's site even shuts down due to the frames. So, as Liberty Mutual continues to advance their technology to improve usability for their customers, there's a negative impact on usability for your members. The new platform eliminates frames and, due to its simplicity, does not require significant investment to keep up with emerging Internet technology implemented by our strategic alliance partner, Liberty Mutual.
- **We can't track results.** Our existing platform does not allow us to track click rates by ad version and, as a result, it's difficult to know which marketing efforts are successful and which aren't. On the new platform, each link will have a unique key code that allows us to know what is working, test new strategies and continually improve our results, make the experience better for your members and increase compensation to your credit union.

4. Does our credit union need to sign any paperwork to take advantage of the new e-commerce platform?

- No, your credit union won't be asked to sign a contract, agreement or addendum. We only ask that you contact Pat Nardi at 800.356.2644 Ext. 4235 or by e-mail at Pat.Nardi@cunamutual.com to let her know when you've created the links.

5. Can I carry our credit union brand through the quoting process?

- We recommend that the credit union brand not be carried past the credit union site. Research shows that once customers leave one site to set out on a conversion path for another product, response improves by leveraging the new brand. Since Liberty Mutual has invested millions of dollars to develop their brand, we recommend highlighting their brand once your member has exited the credit union's site.

6. Can my members return to the credit union site during the process?

- Yes, provided you set up your HTML code to open a new browser window once the member clicks on the link. This can be done by manually adding this instruction in the HTML in your source code or, if you use a content management system, you can usually choose this option as you are setting up your new links.