

Research Report

Multilingual Communications as a Business Imperative:

Why Organizations Need to
Optimize the Global Content
Value Chain

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The Gilbane Group

Extract: International Health
Insurance Danmark
Best Practices Profile



THE GILBANE GROUP

International Health Insurance Danmark

Company Description

International Health Insurance Danmark (IHI) is the world's largest provider of international health insurance for individuals, and is a major player in supplying this insurance to corporations as well. Founded over thirty years ago as way for Danish people to maintain healthcare when traveling outside the country, IHI now has over \$400 million in revenue from 380,000 policy holders in 200 countries, and claims market share of 19% globally. IHI has a strong global web presence at www.ihicom.com. Always a technology innovator, IHI was first to sell insurance online (1996), and first to provide chat in multiple languages. In June of 2005, British healthcare giant Bupa, which has 48,000 employees and over £4 billion in revenue, acquired IHI.

Focus on Brand Content

A truly international company, IHI publishes content in 11 languages, including English, Scandinavian languages, and others. A significant share of IHI business comes from countries outside of Europe. Content is published in multiple languages on the corporate website, extranets, and portals, and is used as well as used for quotations, applications, and collateral. Multilingual communications is considered a competitive advantage, especially since the largest share of policies were provided to individuals (business-to-consumer).

A recent customer survey of IHI customers revealed that 75% rated IHI customer service as "excellent" or "very good," and over 80% stated that they would recommend IHI to others. IHI also has a solid financial reputation, and was rated highly by Standard & Poor's.

Challenges

IHI aspired to maintain these high levels of customer satisfaction and positive brand across their web operations. IHI's 500 employees, drawn from more than 25 different countries and collectively speaking over 35 languages, were responsible for multilingual phone and personal communications. In order to attain high levels of customer satisfaction, ensure loyalty and prevent churn, and maintain content quality, these employees did much of the translation work themselves; the remainder was done by LSPs, which rarely satisfied IHI's standards for content quality.

In addition, they were moving to an e-commerce business model where clients could manage every aspect of their insurance on the web, including review portfolio details, , and schedules, purchase a policy, pay premiums, file claims, and monitor reimbursements – and all this was to be done for printed documents in many languages and different currencies.

The corporate website was localized into 3 languages: Danish, English, and Spanish. The web team, operating under clear cost constraints, was tasked with delivering high-quality content to the three corporate language sites, as well as ensuring that each

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customer had a positive online experience in their chosen language. IHI was also required to meet regulatory standards of the Danish Insurance Contracts Act, European supervisory authorities, and the Danish FSA.

The Solution

IHI revamped and improved their overall web solution and operations. They optimized their processes for preparation and delivery of multilingual information on the web. They also implemented powerful, new web technology from Sitecore for their corporate websites. Due to its solid support for content in multiple languages and ability to interface with different content formats and translation management systems, Sitecore was used to author the web content, store and manage insurance information, submit and retrieve translation files, and publish approved content. IHI augments Sitecore with industry-standard tools for design and layout.

Best Practices Highlights

- ✓ Centralized localization with regional participation
- ✓ Focus on content accuracy
- ✓ Balanced use of internal and external resources
- ✓ Leverage technology for greater reuse and efficiencies

IHI selected and managed LSPs for the corporate website from Denmark, as the performance from service providers varied substantially, due to the difficult subject matter and technical aspects of health insurance. IHI felt that there was too much at risk to permit lapses in language quality or accuracy. In keeping with its status as a technology innovator, IHI also selected and implemented translation management tools in-house to improve translation quality, volume, and information delivery. These new tools help ensure that approved translations, whether from IHI employees or LSPs, were repurposed for use with all textual materials (across all websites and printed materials). IHI now has the multilingual processes, technology, and people in place to meet current demand while maintaining content quality, and still scale to accommodate future growth. According to Mette Nohr, head of e-business, “We did our job so well that our owners, Bupa International, has expanded our charter to support web properties beyond IHI.”

Gilbane Group Perspective

IHI evolved their web communication from an ad hoc approach with high-quality personnel to a formal structure and process that incorporates all IHI and partner resources, and delivers high quality, local-language information. They centralized web management and localization solutions for the web, and simultaneously extended these services and capabilities to support a wide range of countries and regions, many of which were serviced by third-party organizations. IHI is living proof that, if the right framework is put in place, a small to medium sized organization can provide a scalable, high-quality experience to online customers in their local languages - even a company that is broadly dispersed, operates in many locales, and is highly regulated.