**MetLife Investors Achieves Service Excellence with Apropos Solution**

**METLIFE INVESTORS GROUP**

MetLife Investors Group, an affiliate of MetLife, America’s largest life insurer that serves one out of every 11 households, and 86 of the Fortune 100 companies, develops and distributes variable and fixed annuities for non-proprietary intermediary channels and their clients.

MetLife Investors offers a full line of financial products, state-of-the-art technology capabilities and high-touch service with a primary goal of making business easier for the intermediary. The company is comprised of two insurance groups, as well as an investment management entity, Met Investors Advisory Corporation and MetLife Investors Distribution Company. All entities are tied to MetLife’s billion-dollar operations/technology infrastructure.

MetLife Investors’ products include variable annuities – traditional 7-year annuity, extra credit, shortened surrender, and no surrender, and fixed annuities – book-value interest rate adjusted, and multiple guaranteed periods. Products are distributed through registered investment advisors, financial planners, regional broker-dealers, wirehouses and banks.

Initially, MetLife Investors’ product line will also feature a Premier Alliance with Morningstar Associates, LLC. This customer-centric organization will assist MetLife Investors in delivering a Performance Management architecture that provides intermediaries the opportunity to optimize investment management solutions for their clients. In the near future, MetLife’s product line will expand to include variable life (flexible and single premium), mutual funds and retirement plans to serve individual market segments.

**METLIFE INVESTORS CUSTOMER SERVICE REQUIREMENTS**

In addition to seeking a contact center solution that supported multi-channel forms of communication, MetLife Investors needed a comprehensive solution to support its two customer service centers, encompassing its sales and administrative departments located in Newport Beach, CA and Des Moines, IA. The two centers support 250 agents, more than 150,000 financial brokers and millions of consumers who contact MetLife Investors to obtain account information via Voice, E-mail and Web interactions.

MetLife Investors was seeking a fully integrated solution with the following requirements:

- Provide skills-based routing and intelligent routing with alerts based on business parameters
- Inform agents about the interactions waiting to be handled
- Identify callers
- Enable MetLife Investors’ agents to form strong relationships with customers
- Continuously improve service
- Keep costs down when implementing a new solution

Additionally, MetLife Investors recognizes that efficiently handling customer interactions is not enough. MetLife’s customer service agents must derive value from every customer interaction, therefore making each and every interaction matter.

"MetLife Investors strives to provide the highest quality of service to our customers," said Ken Jaffe, Executive Vice President and CIO, MetLife Investors. "We realize that with all the different forms of communication people can utilize, our agents must support the customer’s request, whether the customer is calling us from their mobile phone, sending us an E-mail, chatting online, or requesting a Web callback. We were seeking a solution that could support all forms of communication, and Apropos was the ultimate solution."

**METLIFE INVESTORS CUSTOMER SERVICE CHALLENGE**

The number one rule in business is the customer is always right. In order to uphold this rule, MetLife Investors’ customer service agents must be equipped with the necessary tools to ensure that they are servicing their customers in the right manner. This means enabling customers with the ability to contact MetLife Investors’ agents via any communication medium they choose whether by Phone, Fax, E-mail or Web, and enabling agents to effectively and efficiently serve customers while properly managing all interactions.

- With Apropos, we’re confident that the level of quality our customer service agents produce will continuously improve with each and every customer interaction that is handled.”

— Ken Jaffe  
Executive Vice President and CIO  
MetLife Investors

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**The Power to Manage ALL Your Customer Interactions**

E-mail Voice Web Fax VoIP
THE SOLUTION

“At my previous work with Equitable Distributors’ call center, Apropos’ Interaction Management solution was the tool we chose to help manage all of our interactions with our customers. At Equitable Distributors, Apropos proved its expertise and exceeded expectations for a multi-channel contact center solution. And now, Apropos has met all of the requirements we had at MetLife Investors,” said Jaffe. “No contest – we were convinced that Apropos was the best fit for our needs.”

Since MetLife Investors went live in February 2001, Apropos solutions have helped drive millions of dollars in revenue by supporting MetLife Investors’ customer interactions. Apropos has enabled MetLife Investors’ core business to function efficiently and effectively.

Customers’ Voice interactions can be identified based on who the customer is, and from where they are calling. Based on the caller’s identification, they can be routed to the most appropriate agent for assistance. “Each time the customer calls, the database learns from each interaction where the customer is calling from. The screen pops and queue identification become more and more accurate with each and every interaction,” explained Jaffe.

E-mail interactions are also routed to the most appropriate agent based on keyword searching. Apropos’ solution can identify trigger words that will route E-mails to agents who are most qualified to handle the interaction. The E-mail administrator also immediately sends auto-responses to the customer, which includes a custom response based on the same review of the message text, acknowledging that MetLife Investors’ agents have received the message.

Web interactions include Web Chat and Web Request. Customers can chat with agents and ask questions in real-time, as well as log on to a website and request that a customer service agent call them at a particular time. Apropos’ solution also gives agents the capability to push specific Web pages to customers.

MetLife Investors will feature two websites – a broker site, www.investmet.com, designed to aid the selling process, and a consumer site, www.metlifeinvestors.com, aimed at eService items including online statements of account values, performance and the ability to complete transactions such as adding money to their account, and transferring and rebalancing asset allocation programs. Both sites will include Apropos’ Web and E-mail features.

Routing the customer to the best possible agent to suit their needs is an example of why MetLife Investors chose Apropos – to ensure that their customers are serviced in the quickest, most-efficient manner, by the most appropriate agent, independent of what medium they choose for communication. With the Apropos solution in place, MetLife Investors is able to derive value from every customer interaction entering and leaving their contact center.

MetLife Investors’ call center solution was designed and implemented with ease by Apropos and its Global Alliance Partner, Channel Parity. Having previously worked with MetLife Investors, and with the vast knowledge of Apropos’ products, Channel Parity assisted with the system design in December 2000 and built functionality in January 2001. MetLife Investors went live with Apropos on February 15, 2001, a very quick and efficient six week implementation.

Channel Parity designs and implements solutions for multi-channel centers. Together with Apropos, they enabled MetLife Investors to facilitate a single consistent view of customers across all communication channels.

THE BENEFITS

“With Apropos, we’re confident that the level of quality our customer service agents produce will continuously improve with each and every customer interaction that is handled,” added Jaffe.

The Apropos solution is helping MetLife Investors in numerous ways including:

- Efficiently servicing customers – regardless of how they choose to communicate with the center. Apropos’ multi-channel solution allows customers to receive the same level of service whether they choose to communicate by Phone, E-mail or Web.
- Increased agent productivity – by providing intelligent call routing to the appropriate agent group or individual, based on agent skill sets, customer history, etc.
- Improved visibility into customer information – ensures that the customer will receive superior service resulting in increased customer satisfaction. The solution allows agents to sustain high call volumes while providing high-quality service.

THE SOLUTION

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