![Assurant® logo]

A Guide to Choosing the Right Protection and Support Partner for Your Connected Home Products

How to protect your brand's reputation and deliver premium customer experiences when it matters most.

As you innovate across your smart product segment, there are a lot of factors to consider. How will you incentivize customers to adopt new products? What will it take to onboard them and connect a new device to the rest of their smart products? Who will help them when their connected home isn't working as expected?

Evaluating partners for your smart product protection program can be a daunting task, but this guide can help.

The purpose of this guide is to help you make informed and confident decisions about smart home protection programs and providers that best meet the needs of your company and your customers. Each checklist is shaped by a range of common challenges faced by companies like yours and the needs of modern smart product users, based on insights into more than 153 million protection plans for phones, electronics, and appliances worldwide, our work with seven of the top 10 telecommunications companies, and Assurant's 35 years of experience in support and protection. So, whether you worry about claims risk and fraud protection, the speed of repair, or the quality of tech support your customers get, you'll know what to look for in choosing the right partner.

Use these charts to evaluate Assurant offerings against other potential solutions.
The "Other" column is blank to add your own research.

1. Sales optimization

2. Onboarding

3. Tech support

4. Risk mitigation

5. Claims fulfillment

6. Coverage & reach

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Sales Optimization Expertise & Support

Organizations that fully embrace sales optimization programs outsell their competition in key categories such as total company revenue, profit margin and customer retention. Make sure your partner embeds efforts for each of the seven key dimensions of your business, along with a foundational strategy, so you can reach your performance targets: operational sales integration, management commitment, data and analytics, customized training, internal marketing, external marketing, and rewards and recognition programs.

The most effective sales enablement programs use a proven framework and align to your sales model.

Does your smart product protection solution include ...	Assurant	Other
Proven, year-over-year growth in attachment rates	⊘	
A track record of improved customer retention/low churn rates	⊘	
Successful increases in top line revenue	⊘	
Ongoing sales cycle assessments that gather new data to drive dynamic action and long-term, sustainable growth	⊘	
Seamless integration into your sales process	⊘	
Cultural alignment and prioritization expertise	⊘	
Real-time data and analytics to replicate successes and maximize opportunities	⊘	
Customized reporting dashboards that improve governance of your program	⊘	
Tailored training for your sales teams	⊘	
Internal marketing experience to drive program adoption and execution	⊘	
Integrated, external marketing strategies that support your sales process and ensure brand consistency	⊘	
Incentives and promotions that influence sales behaviors to deliver sustained results	⊘	

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Onboarding & Product Set Up

Consumers in Assurant's yearly Connected Decade study consistently rank onboarding and product set up as one of their top frustrations with smart products. This is, in part, because today's connected technology landscape is more complex than ever, and each new smart product needs to play nice with all the other devices in a consumer's digital ecosystem. To help your customers maximize the value of their products and create seamless interoperability across the connected ecosystem, you need a holistic approach to product set up like the one Assurant employs.

A fully-integrated product setup has proven to increase customer satisfaction during the onboarding process and boost customer loyalty after setup.

Does your smart product protection solution include ...	Assurant	Other
Live, expert assistance for product set up and data migration	⊘	
Email account and favorite app setup	⊘	
Recommendations for apps based on lifestyle	⊘	
Help with basic smart home integration	⊘	
Tech support app registration and download assistance	⊘	
Omnichannel onboarding support across text, chat, email, phone and self-service channels	⊘	
Product demos and tips for new users	⊘	
A holistic approach to product set up to establish interoperability across the connected ecosystem	⊘	
Remote screenshare and camera share capabilities	⊘	

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Tech Support

As smart technology for electronics and appliances becomes ever more robust, it becomes increasingly complex. Increased complexity has made ease-of-use a major customer concern that, if not addressed, can lead to decreased usage and adoption of new products. Providing expert, advanced support for setup, operation and support of equipment is a vital part of any plan to overcome consumer anxiety about product complexity. You'll want to look for a robust electronics and appliance management program that includes premium, omnichannel tech support services.

Your tech support defines your customer experience and, therefore, how successfully you can increase loyalty, retention rates and customer satisfaction metrics.

Does your smart product protection solution include ...	Assurant	Other
Live, expert assistance for product set up and data migration	⊘	
Email account and favorite app setup	⊘	
Recommendations for apps based on lifestyle	⊘	
Help with basic smart home integration	⊘	
Tech support app registration and download assistance	⊘	
Omnichannel onboarding support across text, chat, email, phone and self-service channels	⊘	
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A holistic approach to product set up to establish interoperability across the connected ecosystem	⊘	
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Risk Mitigation & Fraud Detection

Traditional claims processes are built to detect fraud by putting all claims through the same experience and stress tests, but Assurant recommends against this one-size-fits-all approach. Instead, we recommend leveraging the sophisticated algorithms and powerful AI tools we've developed to separate low- and high-risk claims up front, so claims can be processed quickly and more efficiently. It's an approach that has proven to improve the customer experience and dramatically decrease claims losses and reduce the amount of money our clients must hold in reserve – all without any additional program costs or hidden fees.

Choosing an innovative process helps adjudicate most claims in seconds and, when needed, frees up experts to manage complicated claims accurately and efficiently.

Does your smart product protection solution include ...	Assurant	Other
Proven ability to decrease claims losses	✓	
Ability to reduce the money you need to hold in reserves	✓	
Separate paths for low- and high-risk claims	✓	
Automated loss verification	✓	
Dedicated licensed fraud analytics and decision science tools	✓	
Streamlined, fast adjudication for low-risk claims	✓	
Expert management of complex claims	✓	
Plan for partnering with your team on fraud and compliance management	✓	
Ability to initiate and track claims through multiple portals	✓	
No hidden fees or profit centers	✓	

Claims Fulfillment

When your customer files a claim, they expect a fast, convenient resolution, especially when it comes to one of their smart products. To help meet their needs, you need to offer fulfillment options based on individual needs and circumstances, using AI and pre-set business parameters that quickly calculate a variety of variables, including the customer's terms of service, their product model, cost, location, and adjudication.

The fulfillment options presented to the customer should be customized based on the prioritization, weighting, and filtering of your fulfillment process and, when appropriate, should include options for resolution in under four hours.

Does your smart product protection solution include ...	Assurant	Other
Comprehensive fulfillment options that are tailored for premium customer experiences	⊘	
Walk-in repair options at locations around the world	⊘	
Same-day replacement with product set up	⊘	
Come-to-you repair options	⊘	
Expert product technicians around the world	⊘	
Support from expert technicians in your stores when needed	⊘	
An option to expedite claims with express routing	⊘	
Proven success increasing customer satisfaction with claims fulfillment	⊘	
Fully transparent program control for your team	⊘	
Automated algorithms and AI tools that continually learn and improve your program	⊘	
Highly rated claims experience	⊘	

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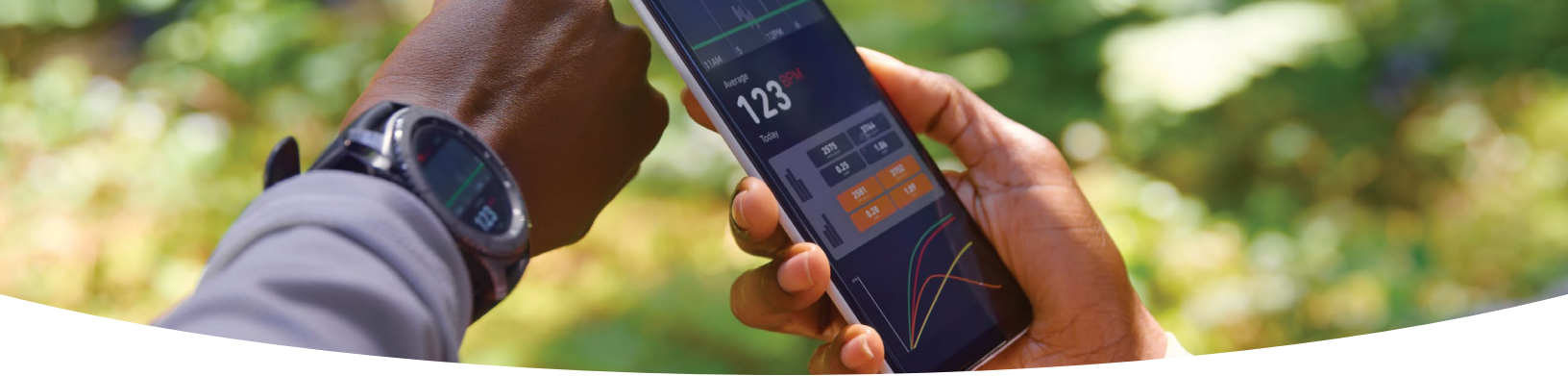
Product Coverage & Business Reach

There is a wide gap between consumer interest in a connected product and their follow through on the purchase. On average, only about a third of consumers who say they intend to buy a connected product actually make the purchase. One of the top reasons given for not buying a new smart product is consistently, "I'm afraid the product will break."

Offering insurance and extended warranty options increases purchase intent by up to 32%.
Assurant Connected Decade Study, 2021.

As you evaluate which protection program to partner with, we recommend finding one that delivers quick yet superior repair and replacement results to keep your customers connected to their daily lives, award-winning customer service, and advanced diagnostic tech support. These qualities help your customers get back up and running faster, more conveniently, and without hassle.

Does your smart product protection solution include ...	Assurant	Other
Warranties and insurance to protect against accidents, breakdowns, theft and loss	✓	
Products and services that secure content, data, payments and digital identity	✓	
Antivirus and malware protection	✓	
Fully licensed business operations in all 50 U.S. states	✓	
State-by-state regulatory compliance	✓	
Live, U.S.-based expert support	✓	
Global reach across UK, Europe, LATAM and APAC	✓	
Live, regional expert support across UK, Europe, LATAM and APAC	✓	
Local product repair facilities across all areas of coverage	✓	
In-house underwriting to quickly adapt to changing needs	✓	

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Let's discuss a partnership.

Assurant has decades of experience driving revenue and delivering premium customer experiences through connected home protection programs.

Put Assurant's expertise to work for you.

153 million
mobile phones, appliances
and electronics protected

4.8/5.0
star rating for
tech support

300 million
customers served
around the world

$100 million+
invested in
disruptive startups

Visit **Assurant.com** to get started.

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