

A person is holding a silver smartphone. The background features a network of white lines connecting various points, with some points glowing. The image is split into a green triangle on the left and a white triangle at the bottom right.

# Outperform: Smarter Thinking for Mobile Device Management



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Encouraging smartphone users to make a change will take some new thinking. Mobile phone customers are holding on to devices longer, which has led to a global slump in smartphone sales. In fact, smartphone shipments are down 4.9 percent — the fifth year of decline.<sup>1</sup> Industry experts point to lack of innovation, little differentiation among models and features, pricier upgrades and less attractive subsidies as the reasons.

Savvy wireless carriers have the opportunity to add new revenue in this stalled market. How? By finding a partner that can provide a total mobile device management solution with value-added services that appeal to customers.

<sup>1</sup> IDC, "Smartphone Woes Continue with Worldwide Shipments Down," January 30, 2019



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# What to Look for in a Mobile Device Lifecycle Partner

A partner can help you capitalize on the trend shifting away from new smartphone sales and maximize revenue gains for your mobile device trade-in program. However, finding a partner that knows your business — and has the capabilities and flexibility to execute these programs — is a challenge. Few providers offer comprehensive device lifecycle management that seamlessly integrates key services in the mobile smartphone value chain.

Here are the capabilities you should evaluate when looking for a partner to help support you across the full device lifecycle or to bundle a customized solution:

- Device financing
- Strategic trade-in program
- Innovative device protection solutions
- Premium technical support
- Quick, no-hassle claims process
- Robust asset disposition program

Look for companies that can implement this full array of end-to-end solutions or selective customized capabilities to help you generate additional revenue and gain a competitive advantage while offering a better customer experience (CX).



# Device Financing

It's important to find a partner that offers financing options that provide greater flexibility for your customers, helping improve your customer acquisition and retention. With the right options, you can offer your customers the ability to purchase or lease higher-end phones that they might otherwise not be able to afford, which will increase your revenue and deliver an unmatched experience. Because we know how important it is for you to maintain a competitive advantage, Assurant offers installment loans, residual-based leases and even interest-based loans for prepaid customers.



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## Strategic Trade-In Program

You need a trusted partner to help manage your trade-in program. To maximize the trade-in and upgrade value for your customers — and disposition value for you — an accurate pricing process is key. Assurant, for example, uses a patent pending software tool called GHOST (Global Handset Offer and Sales Tool) that has helped its clients retain more than 5 million customers and add more than 8 million customers to its client's networks. GHOST uses machine learning and data analytics to compare historical data with other factors, such as brand, features, condition and demand to determine the optimal offer price — taking out the guesswork and maximizing the value to you and your customers.



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# Innovative Device Protection Solutions

The mobile handset protection market is estimated to touch a market valuation of higher than \$51 billion by 2026.<sup>2</sup>

Devices have become an integral part of your customers' lives. And their protection is now imperative. That's why it's critical to offer innovative protection solutions for your device program. For example, Assurant's AssureConnection™ provides a choice of handset protection offerings and increases your flexibility to market the product at retail. Another unique market-first offering is embedded OEM protection offerings within carrier protection programs to help you deliver a better CX and drive program attachment.

<sup>2</sup> MarketWatch, "Mobile Handset Protection Market valuation higher than US\$ 51 Bn by 2026," August 28, 2018



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# Premium Technical Support

Speedy resolution of technical issues is a must-have for your customers.

Make sure your partner has highly skilled technicians and comprehensive technical support that's fully integrated into your protection program. These, along with omnichannel communications, enable your customers to find support through whatever channel they prefer.

Investments signal commitment to expand capabilities and capacity. Assurant recently opened a new \$2.2 million tech support center in Atlanta with industry-leading resources including device diagnostics, self-service tools and device co-browsing that's resulted in customers reporting high satisfaction and quick response issue-resolution ratings.



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# Quick, No-Hassle Claims Process

Without a doubt, getting a quality phone in the hands of your customer — and fast — gives you a competitive advantage.

When asset disposition programs are bundled with mobile protection programs, you can leverage this inventory of high-quality refurbished phones to fulfill the replacement device for your customer. This translates into additional savings because you won't need a costly new device for your customers' claims. That's why Assurant developed a claim fulfillment process that provides an OEM-certified same-unit repair, refurbished device or new device to avoid hassles and drive customer satisfaction.

**Losing or breaking a smartphone is irritating enough. Facing challenges or delays in making a claim is even worse. Team with a partner that continually looks for even better ways to offer faster and easier fulfillment for customer claims.**

Ask your potential device management partner how they use technology to help smooth the claims process and improve CX. By using an advanced claims management process that applies algorithms to identify potential fraud virtually instantly, Assurant quickly approves the vast majority of claims while decreasing your fraud risk.

And, because fraud accounts for 5 to 10 percent<sup>3</sup> of claims costs for U.S. and Canadian insurers, preventing fraud reduces the costs for you and your customers.

<sup>3</sup> Coalition Against Insurance Fraud, [By the numbers: fraud statistics](#)



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# Robust Asset Disposition

According to a United Nations environment program, the annual total volume of e-waste is expected to surpass 52 million metric tons by 2021 — and is estimated to continue to grow by 3 to 4 percent annually.<sup>4</sup> Most of this waste is discarded in third world countries serving as global landfills. Properly managed reverse logistics and asset disposition can help reduce e-waste by prolonging device life by almost triple. This is where you need a global partner that translates to real value for you.

**A partner can help you manage end-to-end asset disposition most effectively. Proven attributes of a successful device asset disposition program include working with a global channel partner that has a robust technology engine, as well as a predictive product and pricing model. The result is increased revenues, lower costs, improved profitability and higher levels of brand loyalty.**

Align your sustainability efforts with a partner that responsibly disposes of end-of-life devices. Being committed to continually improving environmental performance and following the U.S. Environmental Protection Agency's guidelines for sustainable electronics management and electronic waste ensures your used devices won't end up in landfills.

<sup>4</sup> *The Global E-Waste Monitor 2017*



# Optimize Your Complete Device Lifecycle

The overall goal of an end-to-end mobile device lifecycle program is to protect, support and optimize your customers' connected devices — and keep them connected to you.

With the reach of a global partner, you can stay ahead of the innovation curve with new, highly effective services that weave together advanced technologies and highly skilled people for a better CX.

Considering a partner to help you boost your revenue during this period of declining smartphones sales? Talk to Assurant. Learn how we can help you provide a total mobile device management solution with value-added services that appeal to your customers.



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