



**Simplify the insurance CSR
desktop, watch customer
satisfaction soar**

Emerging customers desire life insurance products that meet their needs, delivered through an experience that is personalized to them.

As burdened as life insurers may feel in the face of emerging customer expectations, there's plenty of reason for them to see the current moment as one of great opportunity. For demographic reasons, life insurers face a different customer — or rather array of customers — and for technological reasons, they feel challenged to match their current portfolio of systems to emerging customer demands. However, new kinds of customers mean having the opportunity for new products and new avenues to reach them. And while existing technology and business processes are difficult to match to rapidly changing ways of doing business, emerging technology can help insurers not only to meet customer expectations but to meet them far more efficiently.

Whether from a standpoint of sales or policy servicing, there is no question that life insurers need to adapt — and quickly — to new kinds of customers and new levels of service. Insurers seeking to grow have a large uninsured market to address, but that market is difficult to reach by the traditional agent channel. It consists largely of younger people who have different views about the timing of life events, about asset ownership and employment, and who don't see the value of life insurance in the absence of a loss. They may see life insurance as a commodity, they expect a more individualized approach from the companies they do business with, and they have little tolerance for the slow and intrusive way life insurance has traditionally been sold.

Emerging customers desire life insurance products that meet their needs, delivered through an experience that is personalized to them. Therefore, once they have sold the right product, carriers need to follow up with an ongoing customer service experience that is simple, effective and relevant to the customer's lifestyle. The emerging customer's appetite presents a historic opportunity for insurers to become relevant beyond the sale of the policy, and to be involved in the ongoing well-being of customers rather than only being associated with their mortality.

Quick gains: Build on your existing investments

Few life insurers are currently equipped to provide a service experience beyond the traditional agent-centered transactional sale. Insurers who seize the opportunity to build a compelling service proposition and adopt capabilities that expand beyond the once-and-done, classic indemnity proposition need to look to external partners more experienced in digital modes of customer interaction. One area where insurers can make quick gains not just in the quality of customer experience but also in efficiency, is the connection between online sales and service personnel and the customer.

Despite significant investment in customer service, insurers generally still fall short on delivering a quick and effective customer service experience. Insurers have built service organizations with highly trained customer service representatives (CSRs) to interact with customers by phone or chat. Insurers have also adopted CSR user interfaces (UIs) or workstations to streamline professionals' interaction with back-office systems.

The problem most life insurers face is having multiple legacy administration and other systems that are difficult to integrate with UIs. Even at some of the most responsive service organizations, CSRs typically must engage with several UIs to interact with the various back-office systems that contain the information needed to answer customers' inquiries.

Depending on the party inquiring and the nature of a given inquiry, CSRs may have to refer to compliance policies to determine who is eligible to receive what information. Upon receiving a call, the CSR must first authenticate the caller's role, whether that be the policy owner or some other party, and then consult policies to determine what information that party is authorized to access. The CSR may need a variety of information from multiple sources, including, for example, records of previous calls, claims and payments or of work undertaken previously. The need for CSRs to switch between these system interfaces increases carriers' CSR training burden, introduces friction into the service process and results in longer calls and times-to-resolution.

Near-term solution: A single CSR interface

A near-term solution to the problem is having a system that integrates disparate back-office systems into an intuitive interface, or desktop, that provides quick and easy access for the CSR — to answer any inquiry by any party to a policy. In a technical sense, having a single CSR interface elevates the integration of each system-to-interface to a higher level; in a conceptual sense, it uses modern integration and digital technology to support the simplicity of a single service professional interacting with a single policy owner or other party to the contract.

Ideally, integration of the desktop works at two levels: directly integrating the desktop to relevant back-office systems, and integration between back-office systems to complete transactions in which more than one is involved — such as a policy system and a billing or customer correspondence system, or all three. Through a desktop application that includes a rules engine, CSRs can successfully complete a range of inquiry-related tasks in a once-and-done fashion, according to the insurer's unique business rules and workflow. The desktop will allow the CSR to complete transactions that effect changes in the back-office systems. This desktop will also include audit capabilities that automate documentation of those processes and other aspects of the CSR's interaction with the calling party, so that every essential detail of the call is recorded — at the back-office system or the customer service center level, as appropriate — for transactional and regulatory compliance purposes.

A unified CSR desktop, multiple immediate benefits

Insurers that adopt a single interface — a unified CSR desktop — can experience a sudden leap to a much higher level of customer service with significant benefits in both efficiency and customer experience.

The most immediate efficiency gain is the sheer speed with which transactions can be completed by a single CSR who no longer needs to access multiple back-office systems in turn. When a complex system of processes is united in a single, consolidated and intuitive interface, the processes are far easier and quicker for a CSR to learn. This reduces the insurer's training burden, and it also increases CSR retention — because a system that reduces a caller's frustration level correspondingly lowers a CSR's stress level.

A unified CSR desktop thereby supports growth: Customers who are able to conclude business quickly and pleasantly are less likely to give up in frustration, thereby interrupting the process. By reducing the time spent by CSRs on moving between back-office system interfaces, procedure manuals and other sources, insurers can significantly reduce average call times, increase the number of once-and-done service operations, and more quickly escalate inquiries that require special attention.

The bottom line is this: A unified CSR desktop can enable an insurer to increase the efficiency, and morale, of service professionals and differentiate itself from the competition through a more satisfying experience for the customer. The higher quality of customer engagement can, in turn, create a foundation for a broader engagement strategy in which the insurer offers added capabilities beyond the traditional indemnity value proposition.

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