

Our intensity.
Your agility.

Navigating Digital First with UniServeTM NX

In10s[®]

www.in10stech.com



Digitalize your customer-centric processes with AI, improve Net Promoter Score, reduce customer support costs and aid incremental revenue with a personalized customer engagement solution.



Technology is fundamentally changing the way we live and work. There's a growing interest in integrating technology into everyday life, people have with ease moved to digital mediums such as Social Media platforms, connected things, smart devices and mobile apps for interacting with their service providers.

Yet, complex ecosystems operating in silos, longer change management cycles, unavailability of a single view of the customer are creating disjoint experiences for the customer.

Today's digital age is fuelling your policy holder's expectation of responsiveness and comprehensive service. You need to get a 360-degree view of the customer across all services/products and communicate via email, text and a whole range of new channels and formats to fill the gaps in customer experience.

Insurance companies with Digital Ecosystems connect, automate, and analyze with

- Alerts through connected devices
- Social integration on social media platforms like WhatsApp, Instagram, Facebook, etc.



- Analytics for personalized communications
- Interactive video communications
- Adoption of self-care statements
- Consolidated communications across lines of business

*Leading to reduced dependency on print vendor and reduced **OPEX***



Digital First
Customer
Engagement with

UniServeTM
NXT



Stay ahead in the digital race with UniServeTM NXT - a platform based customer engagement and information management solution that digitalizes customer experience, and helps enterprises in their digital transformation with



Interactive Video Bills and communications to reduce call center volumes and customer churn



Relevant, contextual and two-way communications for improved NPS through consistent branding



Centralized Communication engine for Alerts and Notifications



Digital First that aids Incremental Revenue through upsell and cross-sell



Integration with Virtual Assistants that empower customers to get information real-time policy documents



AI Capabilities like Chatbots allowing customers to Register feedback and chat within the interactive video



Easy campaign management that provides insights on customer behavior



AI-based template migration and data management



Solutions that can be easily hosted on hybrid cloud



On-demand generation of policy documents

Artificial Intelligence (AI), Machine Learning and the CCM

UniServe™ NXT powered by innovation accelerators like Artificial intelligence (AI) and Machine Learning enables organizations to intelligently optimize and manage content that is the foundation of customer communications.



enabling the digital citizen



Interactive Pre-Issuance Verification

The solution with AI technology enables interactive mobile and video bills that have helped Insurance companies in their digital journey fuelled through mobility and next-gen technologies.

From policy booking, uploading relevant documents and information, etc. to PIVC, (Pre Issuance Video Confirmation), which allows the customer to understand the product chosen by him. The tool reads out the parameters that the customer has selected in the buy journey and enables customers to confirm the same over a video recording.

Integration with Virtual Assistants

Easy integration with virtual assistant allows efficient self-service insurance policy management. Virtual assistants like Alexa can help from registration and policy conversions to alerts and notifications via IoT.

They empower customers with available policy options across any support channel, any time, provide precise recommendations and solve their queries. No more long waiting time as customers can find most of the answers with virtual assistants like Alexa that truly enhance user experience.

Using AI-based algorithms to determine Customer Lifetime Value

Our solution helps insurance companies' with insights around customer demographics, customer experience, tenure, premium revenue, etc. Robotic Process Automation helps extract data from across all customer touch-points, identify customer patterns and customer behavior on social networks. With AI-generated predictions, insurers can generate personalized offers to every customer, offering value-adding experiences for users and personalized journeys across their life cycle.

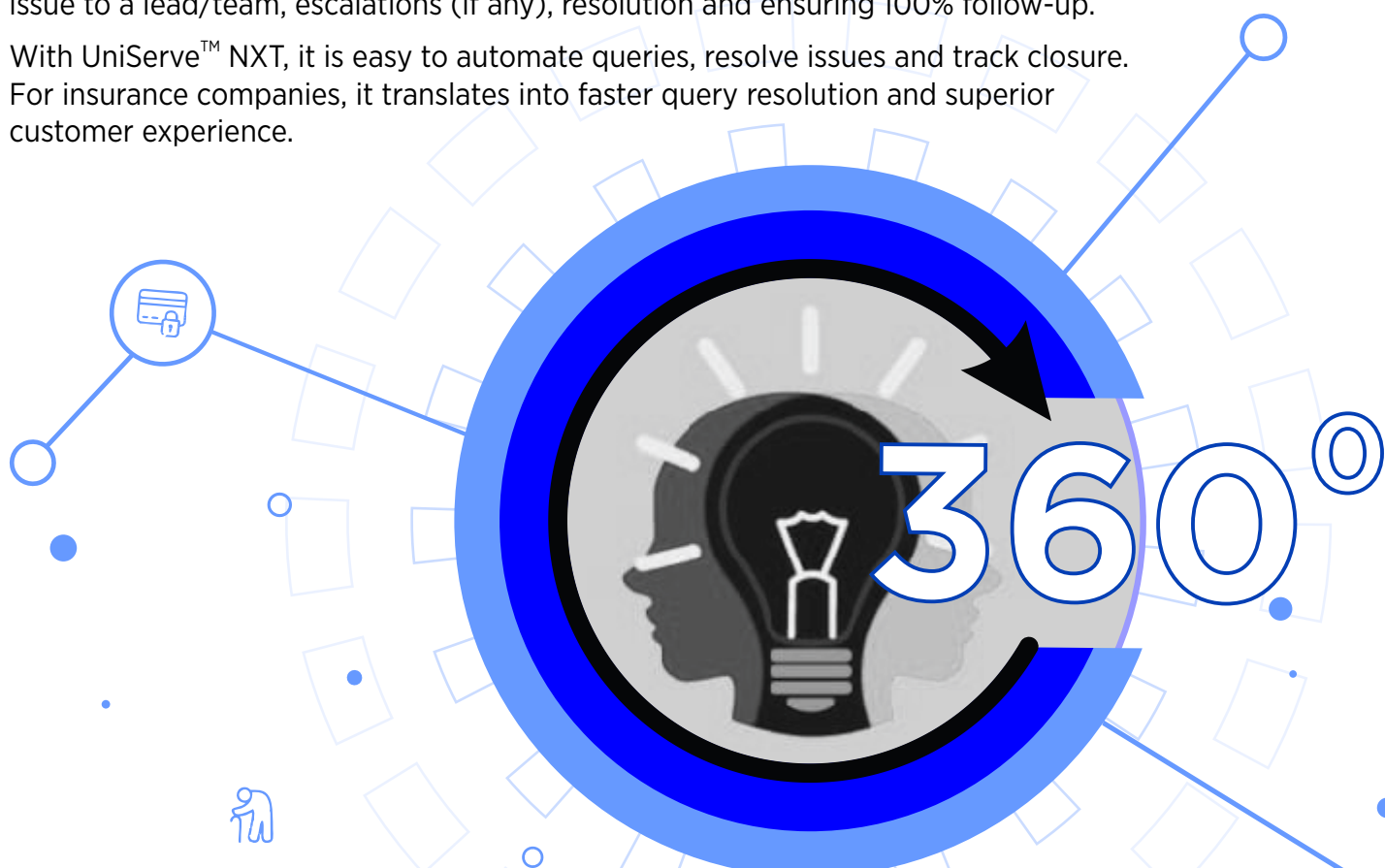
Automated Customer Response

The 360-degree policy view and automated end-to-end case management ensures that every service request is routed automatically, offering customers real-time help, and seamless customer experience with self-service tools.

Non-Voice Communication

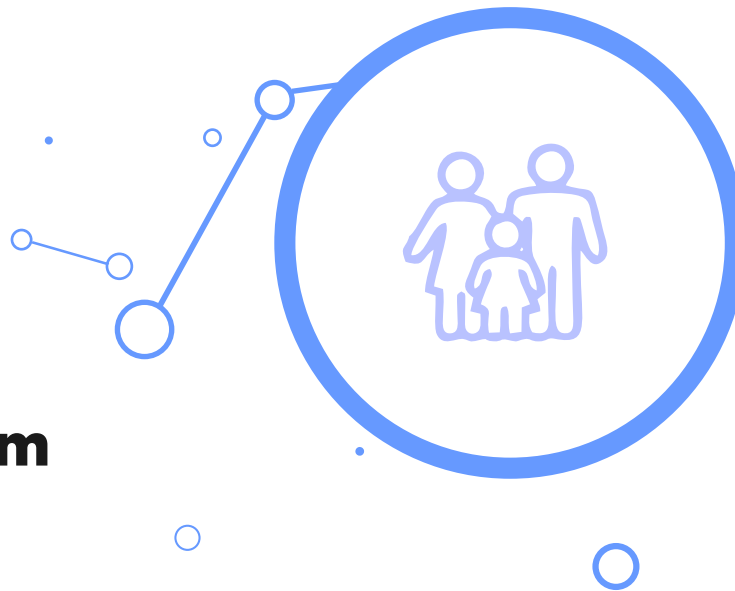
Driven by RPA, non-voice communication uses email and SMS to communicate with the customers. The concerns are addressed via email and SMS, with automatic assigning of the issue to a lead/team, escalations (if any), resolution and ensuring 100% follow-up.

With UniServe™ NXT, it is easy to automate queries, resolve issues and track closure. For insurance companies, it translates into faster query resolution and superior customer experience.





Customer Engagement with UniServe™ NXT



CCM is not just an application platform but a strategy to ensure a cohesive customer experience.

Most customers prefer managing their insurance policies online and look for personalized experience via different methods of communication. The CCM solution built on UniServe™ NXT complements and easily integrates into the existing legacy systems. With customers buying and managing insurance online, an agile cross-channel communication platform like ours helps enterprise customers transact and communicate via multiple channels and at any time.

The CCM solution is the best fit since it unifies processes, systems, aligns stakeholder objectives, and enables a compelling ROI. The solution's GUI-driven design, multi-modal delivery capabilities, enables end-users to consolidate, personalize and enrich customer documents like bills, statements, invoices, premium receipts, etc.'



UniServe™ NXT

Improved operational efficiency and better CX



Intense's Customer Communications Management solution, built on UniServe™ Platform, seamlessly dovetails with the existing core Insurance application, for efficient processing of customer-facing documents like Welcome kit, Commission statements, Premium receipts, and Renewal receipts. Built on principles of Service-oriented architecture and semantic grid architecture the solution is scalable vertically and horizontally.

- Can be used by multiple lines of business (LOBs), allowing a streamlined communications process that allows insurance template modification, shortening the implementation to days from weeks through centralized template management
- Enables unified management of print and electronic communications, eliminating process redundancies.
- Consistent branding on all communications channels, and mobility-enabled CCM interface for higher CX
- Customers now seek (and get) shorter underwriting cycles, customized insurance plans, and flexible policy administration



Personalized service and customer loyalty

UniServe™ NXT's Output Manager features several APIs to enable integration with enterprise applications like CRM empowering contact centers with ready access to historical data and reports, facilitating effective customer query resolution. Business leaders can also generate ad hoc reports on customer queries to gain insights on process bottlenecks and monitor CSR performance.

The communications manager brings the richness of design, formatting and layout capabilities to the customer-facing documents. Based on the business rules, the communication manager automatically performs actions for different distribution channels – PDF documents for email, database for web presentment, hosting and self-care, prints for postage, metadata for mobile text messaging, update CRM systems to handle customer queries, etc.

Consistent and transparent communications across all the channels, particularly, when it comes to claims settlement, renewal, and other such services

Personalized presentment of Policy Bonds, Agent Commission statements, Premium notices

Customized layouts for each category of life insurance products



Targeted and transactional communication



The insurance industry stands to benefit more from such communications given the more numerous buying and transaction patterns.

UniServe™ NXT's Intelligent Data Manager is a single module with the capability to extract data from disparate data sources. The extraction engine handles a variety of data types like customer demographics, lines of business, geographical locations, dates etc. and transforms them into ready input for preparing the customer-facing document.



- The communication manager enables enterprises with a comprehensive multilingual dictionary to personalize and publish customer communications in local languages
- Presentment of branded welcome kit, fund transaction notice, monthly/annual unit statements, agent commission statements, etc., to customers and agents
- Dynamic insertion of personalized honorifics and greetings on special occasions like anniversaries, birthdays, festivals, etc.

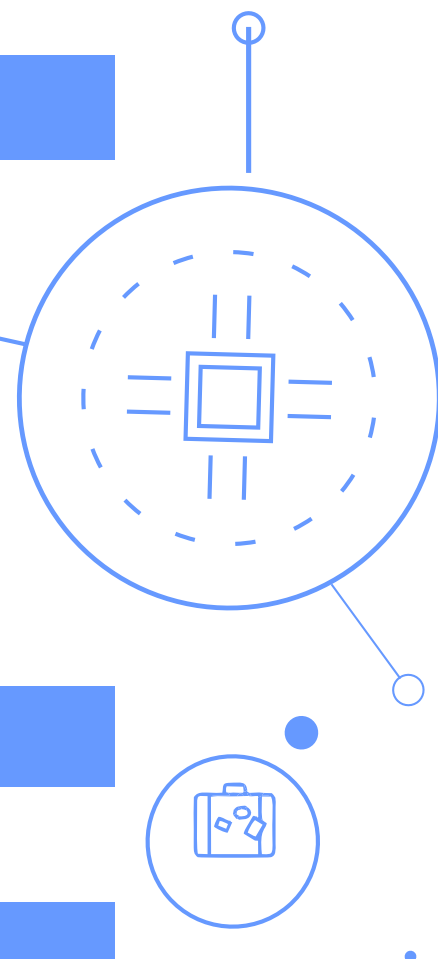


Personalized service and customer loyalty



The solution enables a 360-degree customer view that captures customer data from across channels and systems, aggregates and applies those customer insights to deliver personalized and engaging customer experiences.

- An integrated inbound/ outbound communications experience to better understand customer behavior and needs
- A unified communications platform to track customer interactions (such as request types, past claims, etc.)
- Greater personalization by providing a 360-degree customer view
- Better predictive analysis and targeted marketing
- Leverage real-estate to cross-sell and up-sell their service/product lines to targeted customers
- The objective is to have a singular scalable platform for various communications modalities such as batch, interactive and on-demand.



Benefits

Marketing

- Faster go to market
- Incremental revenue generation with ease - upsell/cross sell, digital first and CXM
- Data monetization with loyalty management
- Brand building and reduction in churn
- 360-degree view of the customer for personalization of campaigns

IT operations



Enable Alerts tracking mechanism



Online content authorization



Reduce dependency on print vendor



Support for multi-tenancy in cloud



AI-based template migration and automated data extraction



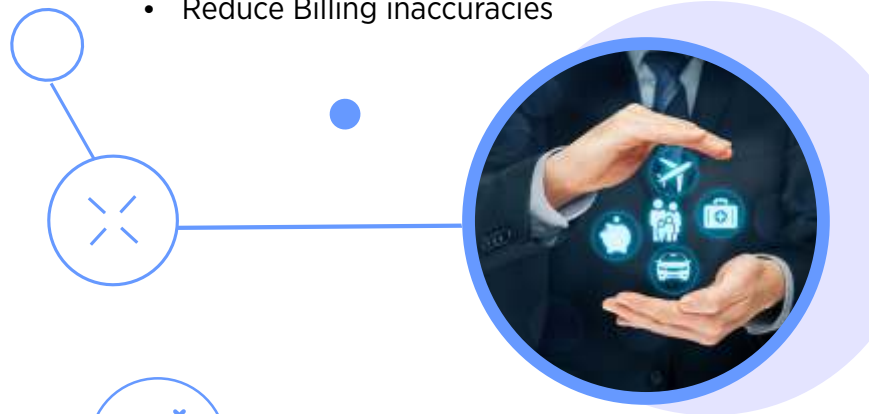
Lowered total cost of ownership

Customer Experience Management

- Improved NPS
- Simplified bills
- Social media integrations
- Full-fledged campaign manager on a service model

Finance

- Easy Payment management
- Arrest revenue loss due to inaccurate dunning
- Avert delayed revenue realization due to long TAT in sending communications, disputes
- Reduce Billing inaccuracies



Drive self-help strategy



Unified communications across channels



Easy and dynamic change management



Streamlined process with multimode delivery - print/email



Multi-lingual support



The insurance industry's trends predict an inevitable shift from archaic disparate technologies to a unifying and scalable CCM framework.

Our customers

TATA AIG, HDFC Life Insurance, Bharti AXA General Insurance Company Ltd, Bajaj Allianz General Insurance Co. Ltd, CICI Prudential Life Insurance Company and other leading insurance companies.

In10s⁷

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