



Our intensity.
Your agility.

Customer Experience

Optimizing the insurance
customer journey

In10s⁷

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Digital Customer Engagement

The new insurance customer expects an integrated experience across all channels. They're also looking for unique experiences tailored to their needs. In fact, providing 'add-on' services, could help insurers boost retention rates for at least half of their customer base.

Such competitive pressure is driving insurers to enhance their customer-centricity through highly personalized communications.

» **In this new customer centric world, the ability to truly understand customer needs and preferences is essential to loyalty-building customer engagement.**

Key Challenges Insurance companies face

- Marketing efforts fall short at reaching consumers at the right time with the right message.
- Digital disruption has changed demand and how consumers interact with agents- Consumers increasingly prefer to self-manage across the purchasing life cycle, but most carriers have not yet developed digital capabilities to match these preferences.
- No single source of truth- Various Applications Operating in Silos
- Change Management- Longer change management cycles, operational and Infrastructure cost
- Integrating and maintaining disconnected legacy systems- takes the focus away from nurturing customer relationships
- Disparate Promotional Communications- Communication of new offers of Plans or Products and capturing and tracking customer interests is tough while operating in silos
- Integrating Multiple Platforms/Software Applications like Email, SMS, Mobile App, Portal view , OTT & Others- consumers are increasingly turning to digital channels that offer a more streamlined experience for product evaluation, purchase, and post-purchase service.



By addressing these key themes, carriers can improve their ability to create the frictionless omnichannel experience that consumers now expect while better addressing the needs of an increasingly complex consumer base.

Customer Engagement Hub Solution built on UniServe™ NXT delivers a seamless, intuitive experience that is easy to use and allows you to personalize customer interactions. The result is a delighted, loyal policyholder or customer and a better bottom line.

Move beyond a transactional, data-centric view with UniServe™ NXT

1

Deliver hyper-personalized and intuitive experiences

The unified Customer Engagement Hub powered by UniServe™ NXT puts customers at the centre of every interaction. The Digital Engagement Hub powers insights-driven personalized customer experiences across channels, applications and device, predicts their needs, and fulfils them across channels and devices. Its comprehensive, versatile platform empowers enterprises to accelerate digital transformation while strengthening their superior customer engagement.



A unified engagement hub across all channels for contextual, personalized interactions

it uses the context of the interaction to deliver the right screens, dialogue, knowledge content, data and appropriate action for each CSR, customer and situation. The solution is made possible by a unified engagement hub, industry-leading architecture, and a robust ecosystem.

2

Exceed customer expectations with Unified Engagement Hub

The customer engagement hub empowers insurance companies to onboard customers on various channels and applications. Customer onboarding elements such as digital ID authentication help acquire customers in a quick, frictionless and digitized manner. Robust capabilities allow for Self-service channels, and assisted channels enables internal and external stakeholders with multiple touch, chat, and voice-based solutions that deliver superior customer experience.

- An extensive set of APIs enable delivery of personalized experiences on various channel applications.
- Dynamic engagement architecture provides contextual and personalized interactions and experiences, on all channels and devices.
- Open API-driven architecture.



Streamline your application processes with an automated customer onboarding solution that offers real-time mobile engagement, the flexibility of anytime, anywhere self-service, and multichannel capture of process-ready images and documents. With UniServe™ NXT you can onboard applicants faster, reduce insurance claims processing timelines, and keep costs in check—all while keeping customers engaged and informed.

3

End-to-end digital experience transformation

UniServe™ NXT platform based centralized alerts and notifications solution is a powerful, unified, two-way communication hub, which enables real-time alerts/notifications, to all your stakeholders, based on specific events and user preference. It can seamlessly integrate with any enterprise legacy application that is required to support alerts and notifications. It enables your customers across lines of businesses (LOBs) to receive communication across any device, in any preferred language, and with an option to opt-in or out for a particular Line of Business.

Types of Alerts and Notifications

Actionable account alerts

- Message Scheduled alerts – as defined by the user through business rule configuration. Example - festival greetings, birthdays, anniversaries etc.
- Event-based Notifications – notifies end users of a specific event, such as bill presentment or any irregular activity that might be indicative of any major event, transaction or fraud etc. Example – payment due dates.
- Actionable account alerts – allows end users to set thresholds to trigger an alert, take immediate action based on the alert notification received.
- Bulk notifications – allows bulk messages (batch processing) to be sent to a large customer base informing about highly personalized promotions / updates / news / events etc.
- One-to-one personalized marketing message across channels – to invoke an emotional response that drives customer to take action.



The engagement hub with servicing capabilities allows configurable rules, sophisticated analytics and contextually driven, real-time decision-making **anticipate customer needs, and recommend the Next-Best-Action and even suggest a timely, relevant offer**

4

Deeper Customer Engagement across channels

At the core of UniServe™ NXT's E-hub is a customer-led engagement architecture. The platform empowers customers to own and manage their policy choices. With highly personalized digital and agent interactions at the front end of the buying cycle, customers can evaluate their services to finalize purchase decisions.



The customer-led engagement architecture delivers Customer experience through personalized content and delivery and Cross-sell/up-sell with contextual propositions. It leverages more predictive analytics and marketing, increased digital capabilities, and empowers agents to meet consumers' evolving expectations.



Key Functionalities

- Portal for all stakeholders to manage alerts & notifications
- Web based GUI template management system for faster change management by any business user
- Business user logs are maintained for complete information on user activity for security
- Event based auditing can be configured for various types of pre-defined events
- Centralized reports management for customized/ad-hoc reports of alerts/notifications
- Secure communication with compliance to all business rules
- Personalized and Omni-channel alerts & notifications (Email, IVR, SMS, SIP-IM, HTTP & JMS) across all LOB's

Business benefits

Increased Revenues

- Up-sell and cross-sell opportunities through personalized marketing messages through preferred channel of communication
- Awareness of leads through measurement of campaigns
- Enable targeted marketing outside of triggering life events

Decreased Costs

- Reduces operating expenses such as IVR and direct mail costs
- Fewer calls to CRM thus reduced number of customer service executives, hardware infrastructure, and lease lines
- Replacement of multiple redundant alerts & notification systems with single unified hub

Stakeholder Benefits

UniServe™ NXT provides extensive customer engagement capabilities optimized with industry best practices that enables insurance companies to place CRM at the core of their digital transformation journey



A single view of the customer allows everyone – from sales agents and marketing teams to contact center advisors and brokers – to see all the customer's policies and activities in a single screen. They can also deal with any customer concerns quickly and professionally; frequently turning a caller with a complaint into a satisfied customer.

Customer Experience Manager

- Optimize cross channel, internal and customer-facing processes that are highly digitized with a view to improve their ability to rapidly respond to evolving customer expectations.
- Reduced number of calls to CSR with proactive account notifications
- Delivery of critical alerts to the right personnel across all lines of business

Finance Manager

- Technology harmonization with full suite of experiences when deployed, eliminates the need for multiple/ duplicate applications and technology stacks, to lower both total cost of ownership and ongoing cost of maintenance.

IT Manager

- Replacement of multiple redundant alerts & notification systems for higher productivity
- Reduction in maintenance of Multiple systems
- Multi-dimensional capabilities that leverage centralized capabilities to launch experiences and offerings anywhere in the world

Marketing Manager

- Marketing teams, sales agents can analyze customer's needs and preferences with single view of the customer data. They can then create streamlined, tailored solutions to meet those needs.
- Increased revenues through Up-sell & Cross-sell with personalized marketing messages
- Standard branding across all the communications



Reap the benefits of UniServe™ NXT with unprecedented business agility to respond to new business opportunities and changing regulations with agile technology and deployment flexibility. Contact us to know more.



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