



# What is CX and UX?



## Customer Experience (CX)

Ensuring a good experience at every touch point of service



## User experience (UX)

Ensuring a good experience for digital assets

Not everybody  
gives good CX





# There's still work to do when it comes to CX

48% of insurers admit their customer experience (CX) is not where they'd like it to be



There's still  
work to do  
when it  
comes to CX

56% of insurers say they will prioritize the better use of data for audience segmentation and targeting



# There's still work to do when it comes to CX

While 42% of insurers maintain that complex regulatory requirements are the biggest barrier to digitization in their companies

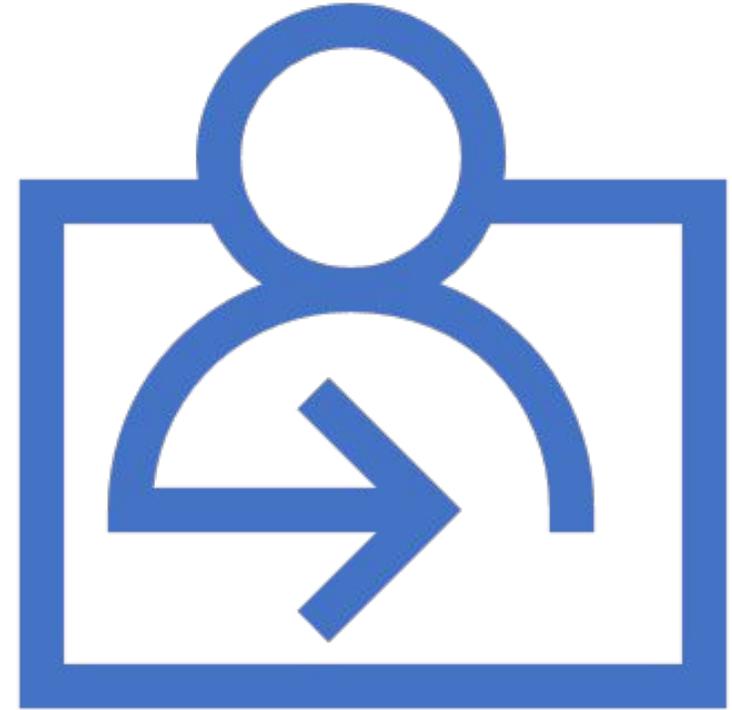


# There's still work to do when it comes to CX

According to new research from Gartner, Insurance Brands are falling behind in providing a more holistic digital experience for customers, despite their growing willingness to provide data and shop online.

[Gartner L2 Digital IQ Index: Insurance U.S.  
report](#)

Most of you are  
doing this...



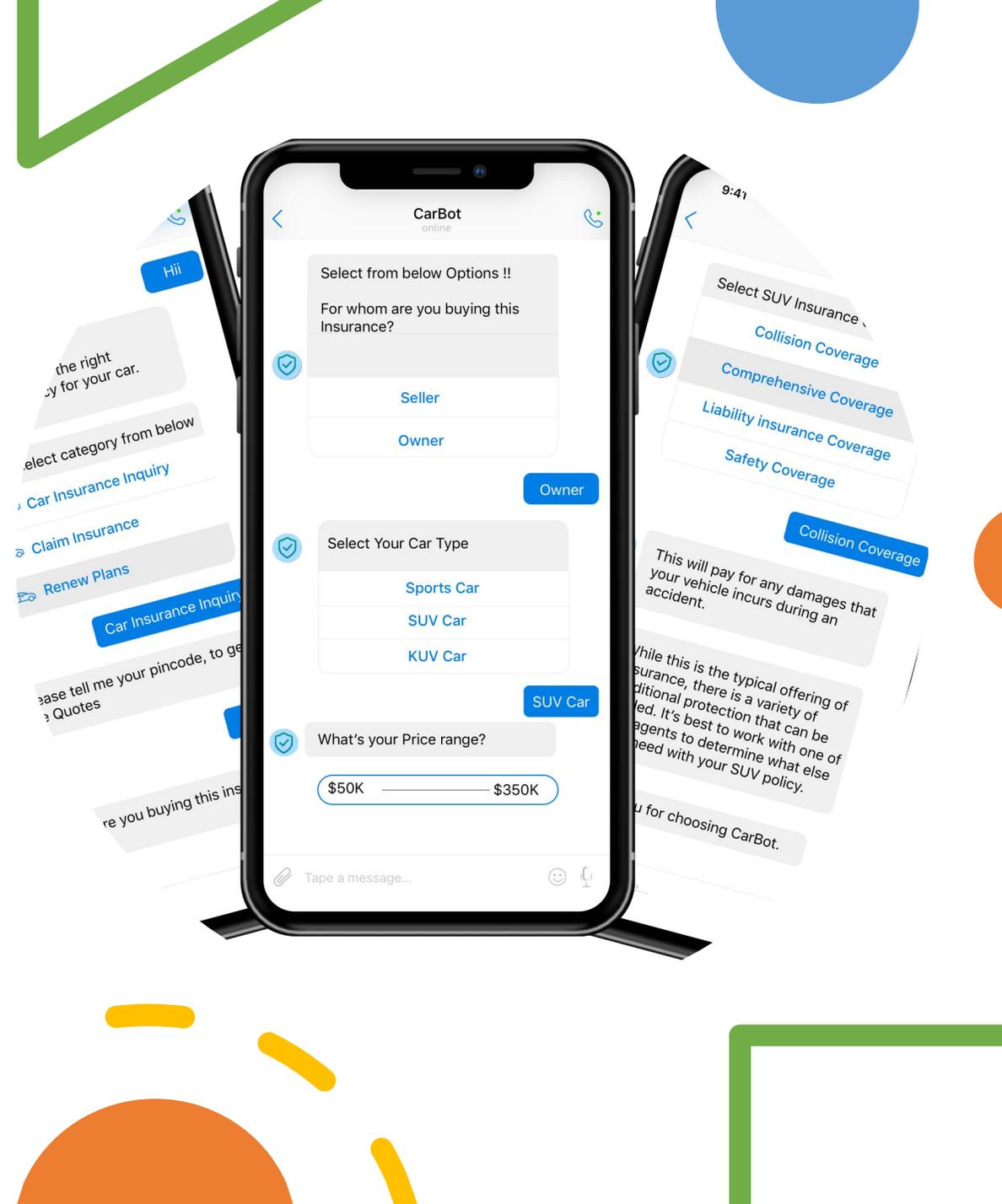
# Mobile Apps



# Online Services



# AI Chatbots



# Branches





Call Centre



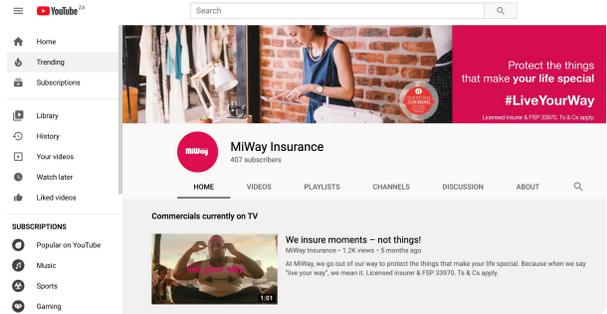
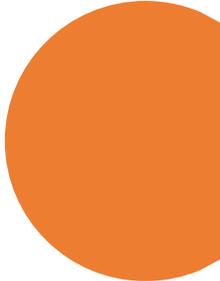
**OLD MUTUAL  
CONTACT CENTRE**



DO GREAT THINGS EVERY DAY

Old Mutual is a Licensed Financial Service Provider

# Social Media





# Video (TV; YouTube)

However, video is being totally under utilized...  
more to follow

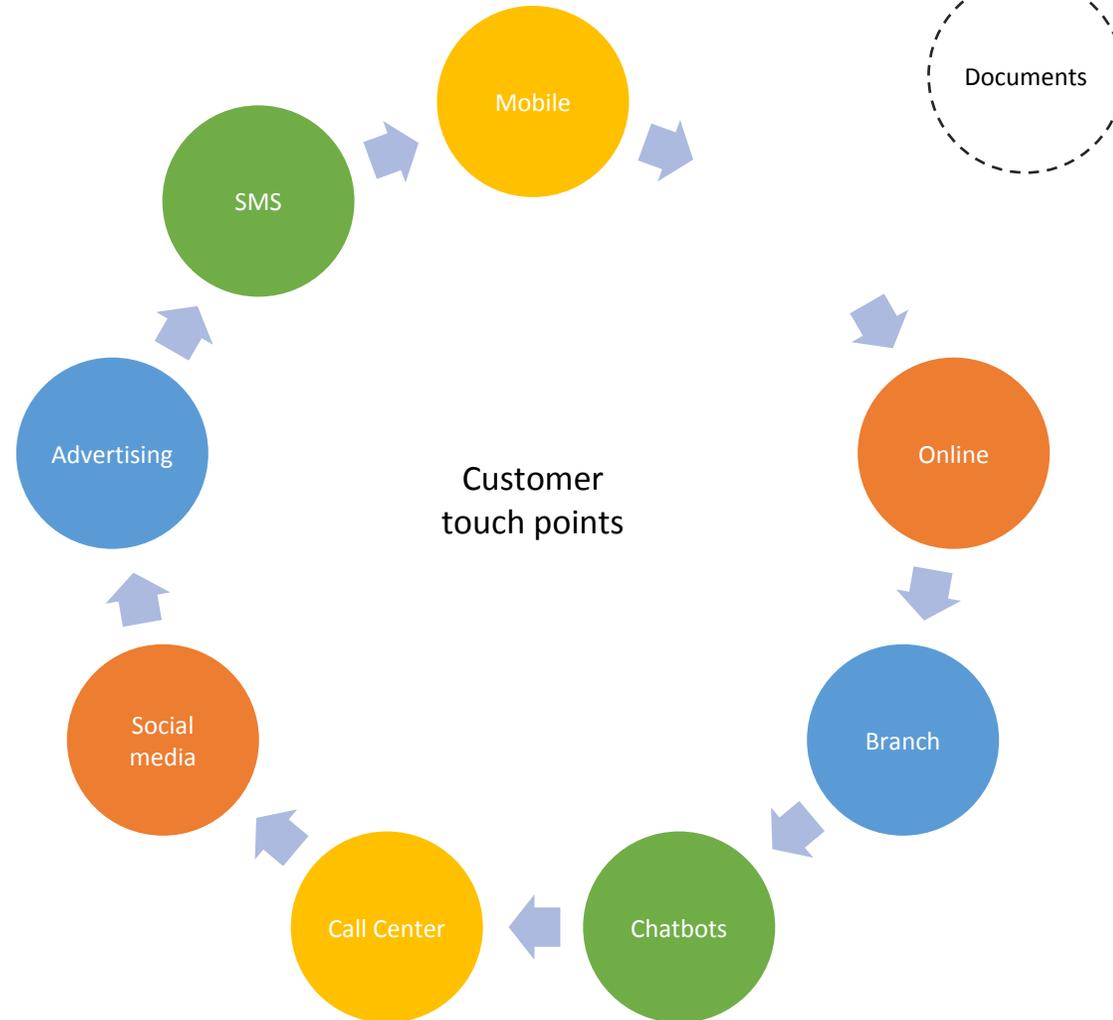


However, Insurers  
consistently ignore CX  
and UX for one customer  
touch point





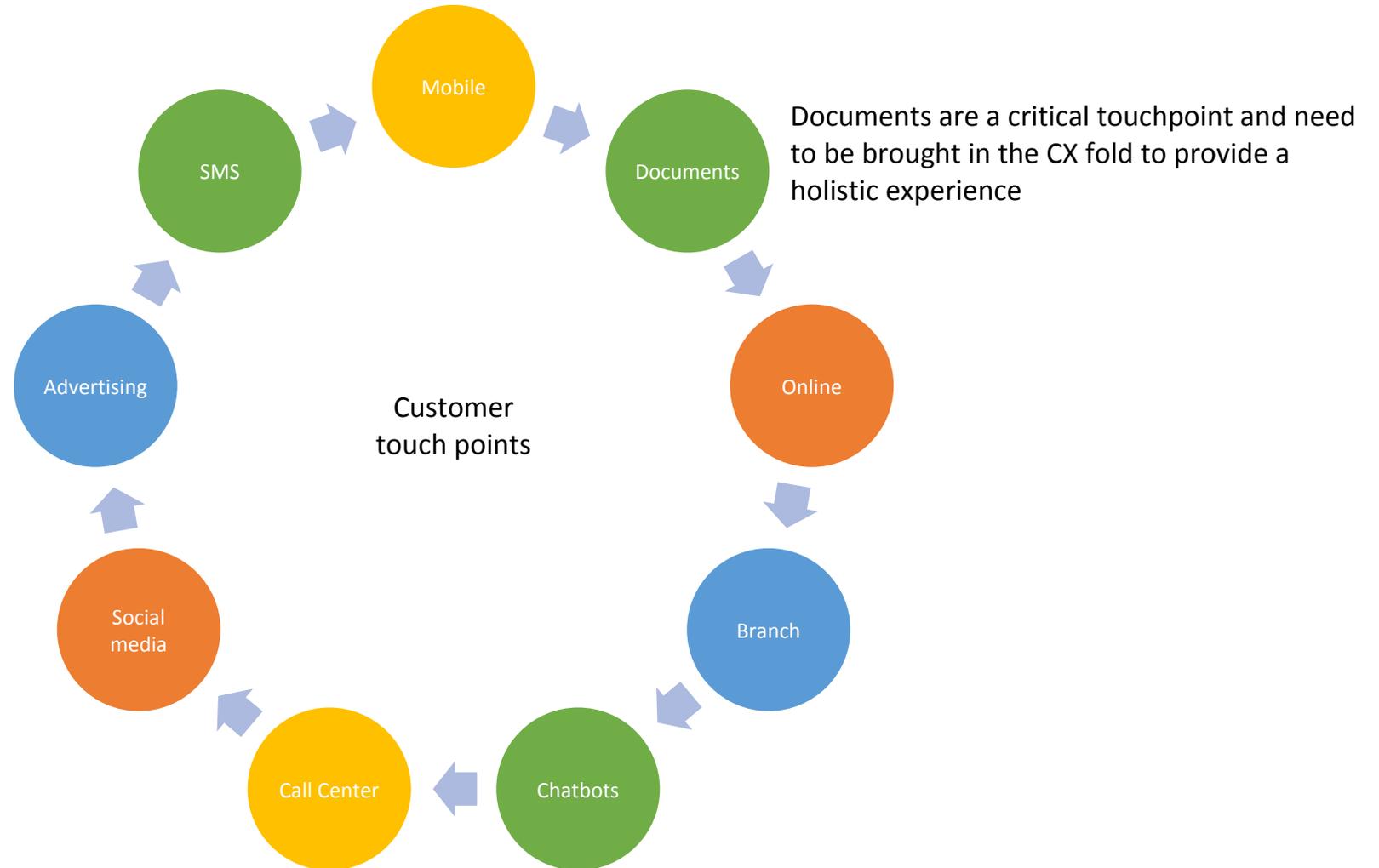
# Rethink your documents



Documents are still getting the circa 1922 treatment



# Rethink your documents



# Statement-of-Record documents need to be...

Immutable  
Legal  
Archived  
Encrypted

Compliant



UX – well designed  
Journey Mapping  
Brand building  
Measured

CX



The image displays two related visualizations. On the left is a customer journey map with columns for 'ASKING', 'RESEARCH', 'PURCHASE', 'LIFE', 'SUPPORT', 'FEEDBACK', and 'RE-EVALUATION'. Each column contains icons and text describing the customer's actions and needs at that stage. On the right is a detailed customer profile for 'Sarah, Looking For Guidance'. It includes a photo of Sarah, her background, motivations, pain points, and strategy. The profile also features a 'Highlights' section with sliders for 'Desire to be in control', 'Expertise in insurance', and 'Need in human warmth'. The 'Content' and 'Functionality' sections provide specific recommendations for the user interface.

ASKING	RESEARCH	PURCHASE	LIFE	SUPPORT	FEEDBACK	RE-EVALUATION
What are the options available to me in this area?	I've looked at these different options and I'm not sure which one is best for me. I need a simple guide to help me understand the pros and cons of each option.	I've made the purchase and I'm not sure if I'm getting the best deal. I need to know if there are any hidden costs or fees.	I'm living with the product and I need to know if there are any issues or problems that I should be aware of.	I need help with the support and I'm not sure if I'm getting the best service. I need to know if there are any alternatives.	I've had the experience with the product and I need to know if there are any issues or problems that I should be aware of.	I'm looking for the best option for my next purchase.

**PROJECT CJM examples for insurance**

**NAME:** Sarah, Looking For Guidance **MARKET SIZE:** 70% **TYPE:** Self-Service

**Background:** Sarah has some experience with life insurance, but doesn't really feel comfortable making purchase decision on her own. She's looking for an expert who could guide her through the process. Sarah would like to have someone she could trust and call personally anytime she has questions.

**Motivations:**

- Feeling not alone, but the part of the team who wants her to succeed
- Explanations in simple words, without professional terminology
- Transparency and user stories, helping to build trust

**Pain points:**

- Pressure (needs) to make a decision fast, but is not sure which option to select.
- Professional terminology and jargon
- Security/trust issues
- Overwhelmed by numerous offerings

**Strategy:**

**Content:**

- Collect success stories from other clients like Sarah in order to build trust and show her what other people tend to pick
- Use language that is easy to understand, get rid of professional terminology and jargon
- Overall tone of voice: warmth, letting Sarah know we are here to help.

**Functionality:**

- Simple calculators
- "Call or request a call" function
- Live chat on the website.

They do not need  
to be...

Old boring and useless PDF  
documents



### Allianz Comprehensive Coverage

This Comprehensive Coverage provides a package of our most popular product features and benefits to meet the needs of your all-inclusive vacation plans. Whether you are taking a weeklong safari to Africa, a summer vacation with the kids or an exciting Caribbean cruise, this plan will provide you with coverage for your travel plans, your healthcare, and your personal belongings.

Benefits per Insured	Benefit Maximums
Trip Cancellation	Up to \$20,000 Canadian
Trip Interruption	Up to \$20,000 Canadian
Trip Delay	\$300 Canadian/Day – Maximum 2 Days
Emergency Medical and Dental Coverage	Up to \$5,000,000 Canadian (overall policy maximum)
Emergency Medical Transportation	Included in overall policy maximum
Vehicle Return	\$2,000 Canadian
Repatriation of Remains	\$5,000 Canadian
Accommodations and Meals	\$150 Canadian/Day – Maximum 10 days
Baggage Coverage	\$1,000 Canadian
Baggage Delay	\$200 Canadian
24-Hour Emergency Travel Assistance	Included

Your Comprehensive Coverage provides insurance for travellers who are age 64 or younger at the time the coverage is purchased.

This plan will provide you with coverage for the length of your trip to a maximum period of up to 30 days. Your departure date and your return date are both counted and included as separate days when determining the duration of coverage.

For complete information, please read the Policy of Insurance below.

### Policy of Insurance

This product is underwritten by CUMIS General Insurance Company (herein called "we", "us", "our"), a member of the Co-operators group of companies, and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. AZGA Service Canada Inc. is a member of the Allianz Group. For purposes of the Insurance Companies Act (Canada), this document was issued in the course of CUMIS General Insurance Company's insurance business in Canada.

#### IMPORTANT NOTICE- PLEASE READ CAREFULLY

We have issued this Policy of Insurance to the person(s) named on the Declaration Page (herein called "you" or "your"). If you believe that the Declaration Page we sent you is incorrect, please contact Allianz Global Assistance immediately at the phone number(s) listed on your Declaration Page.

This Policy and your Declaration Page describe your insurance and its terms and conditions, which may limit benefits and amounts payable to you. Please read the Policy carefully to understand the conditions of all coverage for which you have paid a premium.

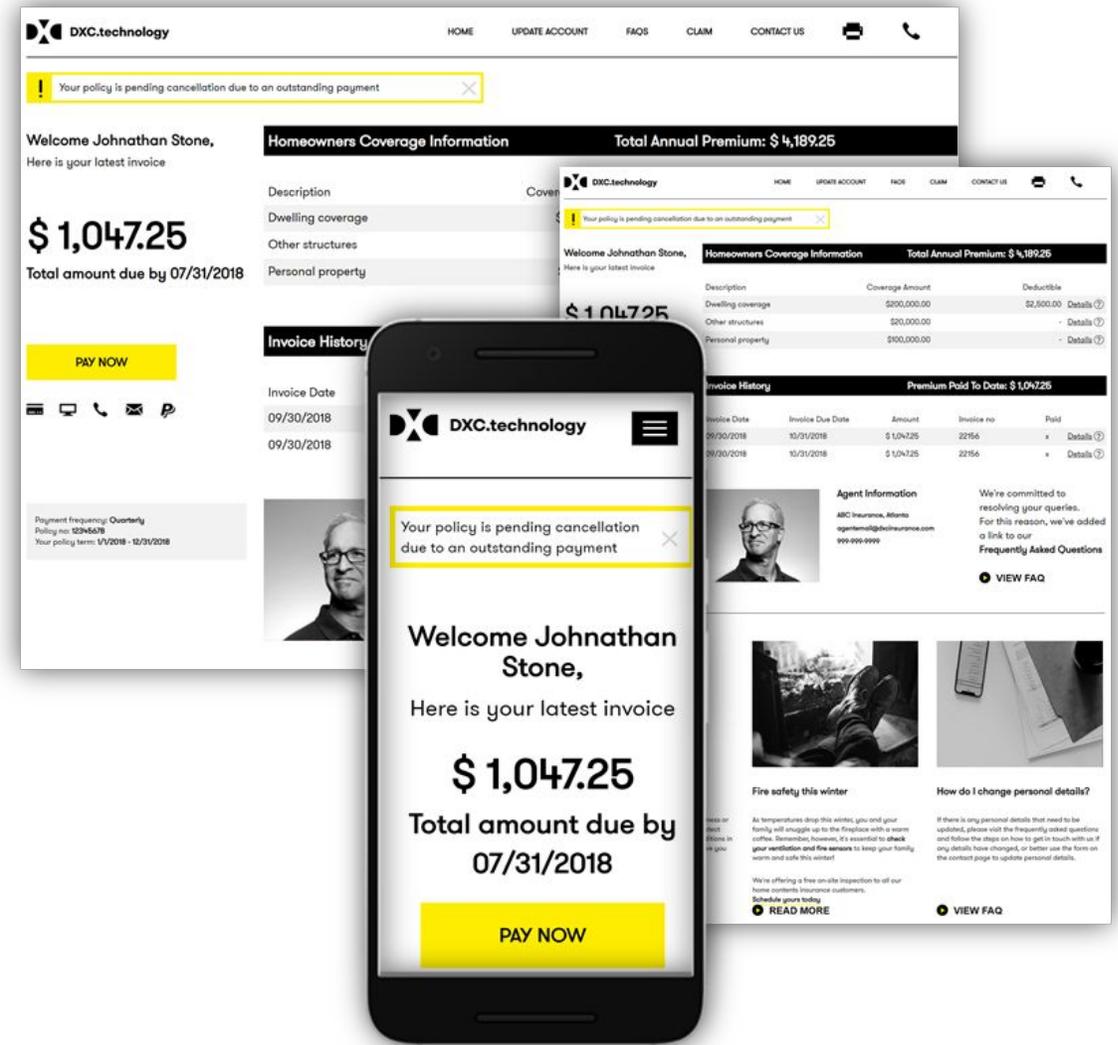
Be sure to take this document, your Declaration Page and your receipt with you on your trip.

This Policy contains a number of exclusions and limitations including a Pre-Existing Condition Exclusion, which may apply to a medical condition and/or symptoms that existed prior to your trip, please take time to read it before leaving on your trip.

**PLEASE READ YOUR POLICY OF INSURANCE CAREFULLY BEFORE YOU TRAVEL**

# But they can be...

- Well designed
- Deliver a superior and interactive experience
- Render responsively and adapt to any device
- Integrate and work seamlessly with all your other digital assets



Insurers could also consider personalized video to improve CX



Policy documents



Bills



Mobile app



Online



Chat bots

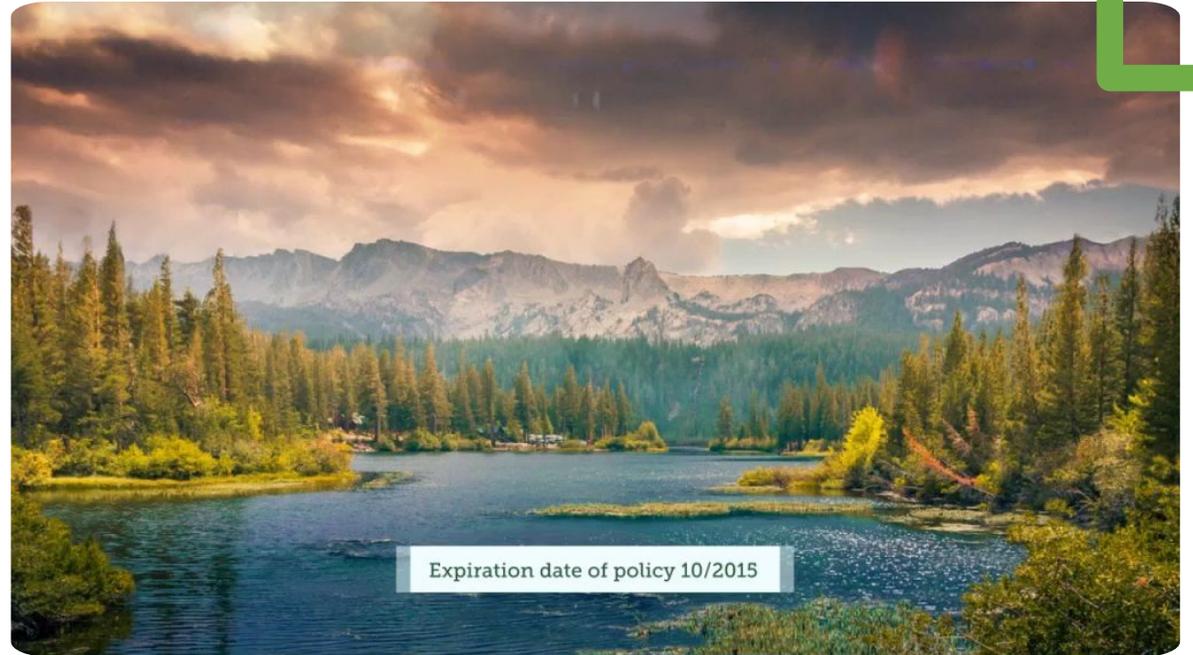


Print and mail

"Brands can use personalized video to enhance or solidify existing relationships."

- Gartner, August 2019

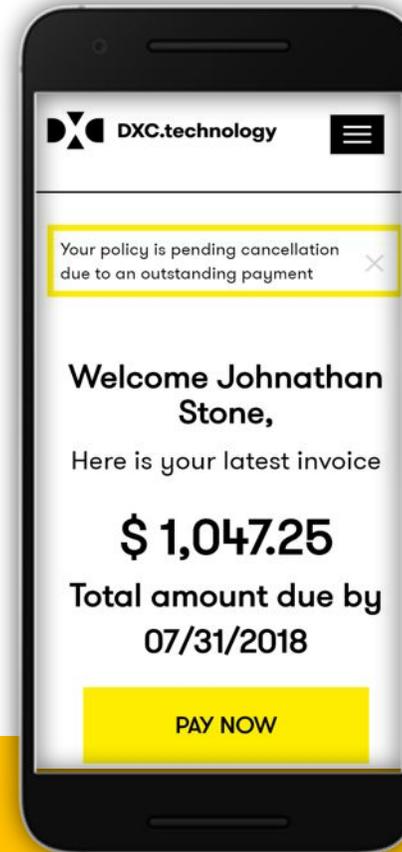
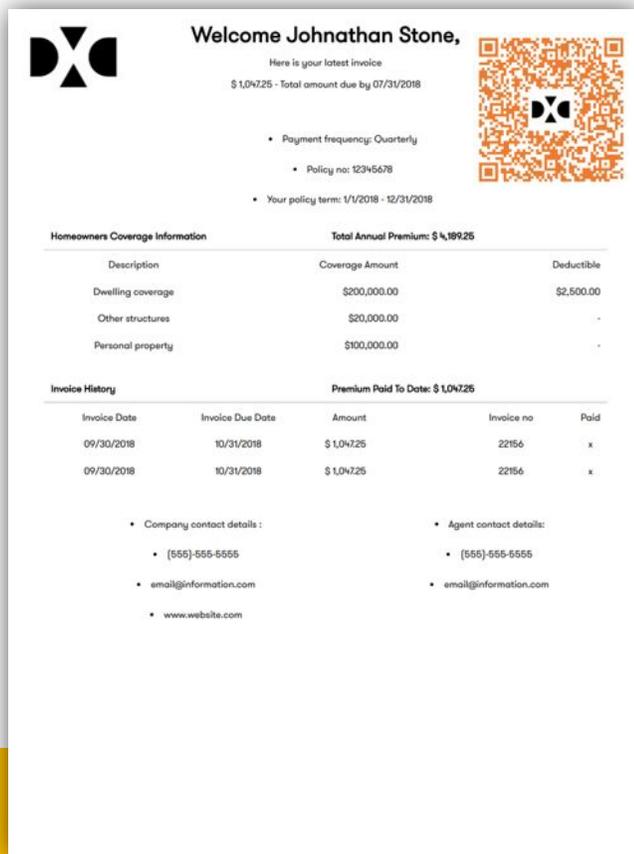
New insurance policy  
personalized video



And bring CX  
to print and  
mail customers



# Include your print and mail customers in the CX



Send a paper statement and allow the client to get interactive detail online.

While you have their attention and have given them a better online experience, offer to convert them to digital

# Make printed documents come alive with personalized video

**Motor Vehicle Claim Form**  

It is essential that this form be returned directly to Answar Insurance, with all questions answered, at the earliest opportunity. Please print your answers and  where appropriate.

Office use only Claim number \_\_\_\_\_

1. Policyholder details

Name/Business name \_\_\_\_\_ Policy number \_\_\_\_\_

Address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Telephone: Work \_\_\_\_\_ Telephone: Mobile \_\_\_\_\_ Fax number \_\_\_\_\_

Email \_\_\_\_\_ Occupation \_\_\_\_\_

2. Insured Vehicle

Registration number \_\_\_\_\_ Year of manufacture \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Body type (eg. Sedan) \_\_\_\_\_ Odometer reading \_\_\_\_\_ Expiry date of registration \_\_\_\_\_

Has the vehicle been modified or fitted with accessories or optional extras other than those supplied at the maker's option?  
Yes  No  If yes, describe the modifications/accessories: \_\_\_\_\_

Was there any unrepaid damage to the vehicle before the incident? Yes  No  If yes, please provide details: \_\_\_\_\_

When was the vehicle purchased? / / Amount Paid \$ \_\_\_\_\_

Is the vehicle under finance? Yes  No  Name of finance company \_\_\_\_\_

Amount outstanding \$ \_\_\_\_\_

For what purpose was the vehicle being used at the time of the collision? eg. private use only, carrying goods in connection with business etc? \_\_\_\_\_

Was any other insurance (other than Compulsory Third Party insurance) in force on the vehicle at the time of the collision?  
Yes  No  If yes, state the name of the insurance company: \_\_\_\_\_

3. Person in charge of vehicle at time of loss

Name \_\_\_\_\_ Date of birth \_\_\_\_\_

Address \_\_\_\_\_ Telephone number \_\_\_\_\_

Victoria: 090 Box 1665 Melbourne 3201 Tel: +61 3 9634 1545  
New South Wales: 970 Box 1410 Parramatta 2124 Tel: +61 2 9687 2664  
Queensland: 690 Box 747 Brisbane 4001 Tel: +61 7 3221 6221  
South Australia: 90 Box 930 Adelaide 5063 Tel: +61 8 8238 1925  
Western Australia: 90 Box 980 West Perth 6172 Tel: +61 8 9224 2013  
Tasmania: 90 Box 586 Launceston 7230 Tel: +61 3 9634 1545

Answar Insurance Ltd. ABN 21 907 214 916 AFSL 231028 Member of the EcolifeLife Insurance Group 1300 630 540 [ANSWAR.COM.AU](http://ANSWAR.COM.AU)



## Drive Digital Engagement

Include a link from a paper statement to a personal video to improve engagement and drive digital engagement

# Combine paper and personalized video to improve the CX

**PrimoBank**  
Your Credit Card Account Statement

Statement Pe  
From April 01, 2015  
To April 30, 2015

Account Number:  
9999 99XX XXXX 1234

Primary Cardholder:  
Yourname Yoursurname

Ways to Pay:  
Online Banking  
Telephone Banking  
ATM  
Pie-Authorized Payment  
By Mail To:  
YourBank  
P.O. Box 1234 Section Z  
BankCity, NY, 98456

Contact Information:  
www.webstename.com  
Customer Service/Lost or Stolen  
1-888-123-4567  
TTY/TDD  
1-888-123-4567

**PAYMENT INFORMATION**

New Balance: \$ 3663.23  
Your Minimum Payment: \$ 36.63  
Your Minimum Payment Due Date: **May 24, 2015**

**Estimated time to pay**  
The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 2 years(s) and 4 month(s).

**SUMMARY OF YOUR ACCOUNT**

Previous Statement Balance:	\$ 2654.48
Payments:	\$ -2654.48
New Purchases:	\$ 1957.24
Balance Transfers and Access Cheques:	\$ 1200.00
Cash Advances:	\$ 500.00
Interest:	\$ 0.00
Fees:	\$ 5.99
Subtotal:	\$ 3663.23
<b>Your New Balance:</b>	<b>\$ 3663.23</b>
Credit Limit:	\$ 9000.00
Cash Advance Limit:	\$ 500.00
Credit Available:	\$ 5336.77
Cash Advance Limit:	\$ 0.00
Statement Closing Date:	<b>April 30, 2015</b>
Days in Statement Period:	30
Annual Interest Rate for Purchases:	19.99%
Annual Interest Rate for Balance Transf. and Access Cheques:	2.50%
Annual Interest Rate for Cash Advances:	19.99%

**PrimoBank Payment Slip**

Account Number: 9999 99XX XXXX 1234  
Your New Balance: \$ 3663.23  
Your Minimum Payment: \$ 36.63  
Your Minimum Payment Due Date: **May 24, 2015**

PAYEE FIRSTNAME LASTNAME  
PAYEE ADDRESS:  
99 STREETNAME  
CITYNAME, ZIPCODE  
STATE, COUNTRY

Amount you're paying:

999 999 999 99999 999 9999 99XX XXXX 1234 XX

Download from  
Dreamstime.com



**PrimoBank** Summary Checking Savings Credit Primo Rewards

Hi Ava

**Your payment is past due.** Make payment of \$121.00 to avoid damaging your credit score.  
If you are struggling to make payments, contact us to discuss your options.

**Credit card**  
ending in \*\*\*\*2258

**Minimum payment due**  
before December 20, 2019

**\$121.00**

**In November:**

Housing	47%	-\$1,000.00
Bills	15%	-\$358.22
Uncategorized	11%	-\$246.68
Car and Fuel	9%	-\$200.00
Groceries	8%	-\$182.35
Restaurants	5%	-\$110.15

**\$512.00** available    **\$1,024.12** balance

**PrimoBank**

**Ava**  
Your Statement For April 2015  
Hi Ava

**PrimoBank**

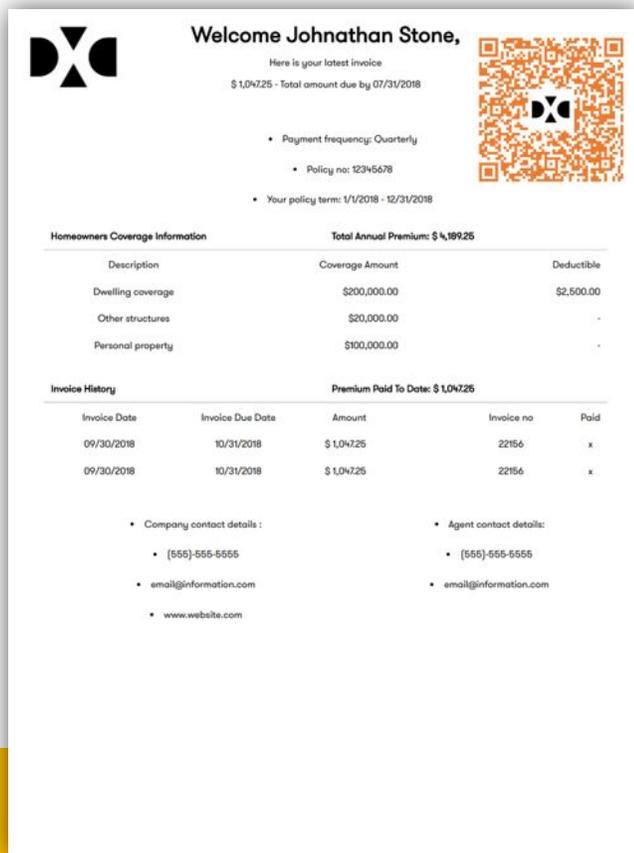
**Your payment is past due.** Make payment of \$121.00 to avoid damaging your credit score.  
If you are struggling to make payments, contact us to discuss your options.

**Credit card**  
ending in \*\*\*\*2258

**Minimum payment**  
\$121.00, due December 20, 2019

**Balance**  
**\$1,024.12**

# Use print to drive traffic to digital channels



Welcome Johnathan Stone,  
Here is your latest invoice  
\$1,047.25 - Total amount due by 07/31/2018

• Payment frequency: Quarterly  
• Policy no: 12345678  
• Your policy term: 1/1/2018 - 12/31/2018

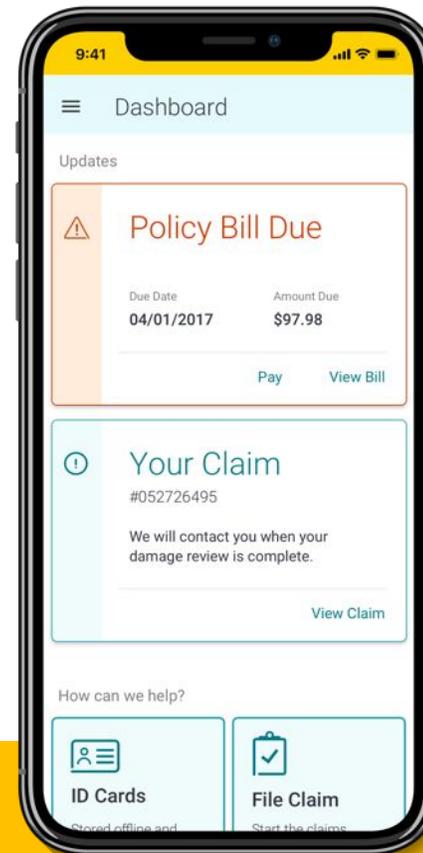
**Homeowners Coverage Information** Total Annual Premium: \$4,199.25

Description	Coverage Amount	Deductible
Dwelling coverage	\$200,000.00	\$2,500.00
Other structures	\$20,000.00	-
Personal property	\$100,000.00	-

**Invoice History** Premium Paid To Date: \$1,047.25

Invoice Date	Invoice Due Date	Amount	Invoice no	Paid
09/30/2018	10/31/2018	\$1,047.25	22156	x
09/30/2018	10/31/2018	\$1,047.25	22156	x

• Company contact details: (555)-555-5555, email@information.com, www.website.com  
• Agent contact details: (555)-555-5555, email@information.com



9:41

Dashboard

Updates

**Policy Bill Due**

Due Date: 04/01/2017  
Amount Due: \$97.98

Pay View Bill

**Your Claim**  
#052726495

We will contact you when your damage review is complete.

View Claim

How can we help?

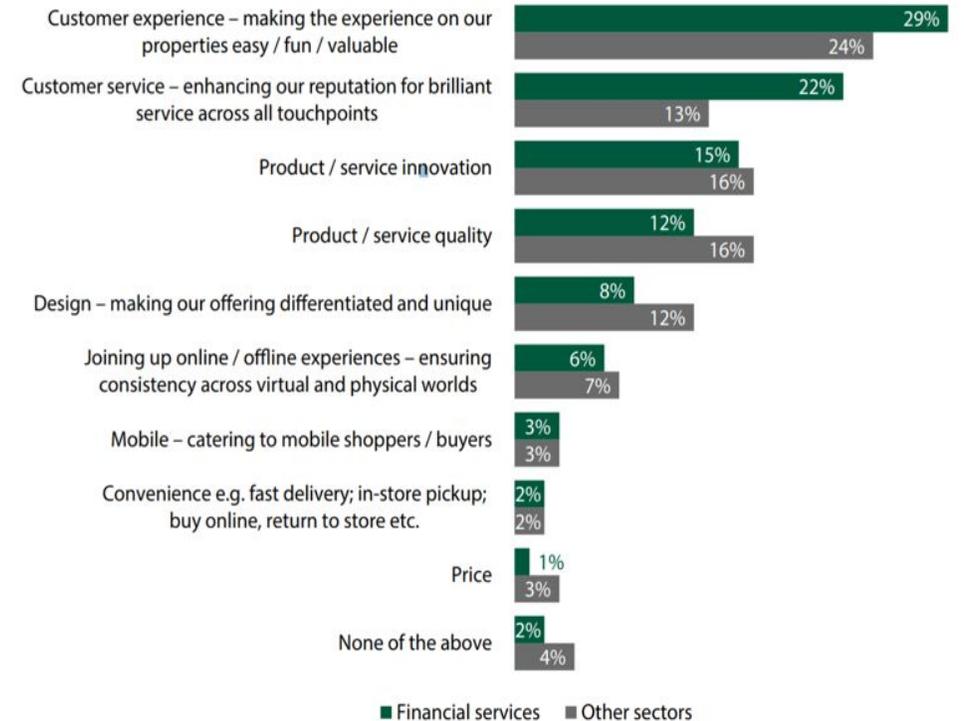
ID Cards  
Stayed office and

File Claim  
Start the claims

# Why Customer Experience in Insurance is Important

81% of companies [expect CX to be the key battleground](#) in the race for market dominance

Meanwhile, a McKinsey study shows that a whopping 70% of consumers [base their opinion of a business on the quality of its CX](#)



# Calls-to-Action



First and foremost, personalize the customer experience



Provide new options for real-time collaboration



Use advanced technologies such as personalized video; new generation documents and AI



“The importance of customer experience (CX) is true across all product and service categories, and even more so when providers are selling intangible benefits-like in the Insurance industry”



[Gary Clifford](#)

National Business Development Executive  
+27 84 889 4122  
[garyc@InfoSlips.com](mailto:garyc@InfoSlips.com)

[InfoSlips](#)

+27 8600 18 270

