

Do you give good CX?

Insurance is a pain for most people and your customers likely view insurance as a grudge purchase

Often customers only get to experience your service when something unpleasant happens

This makes CX and UX crucial



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

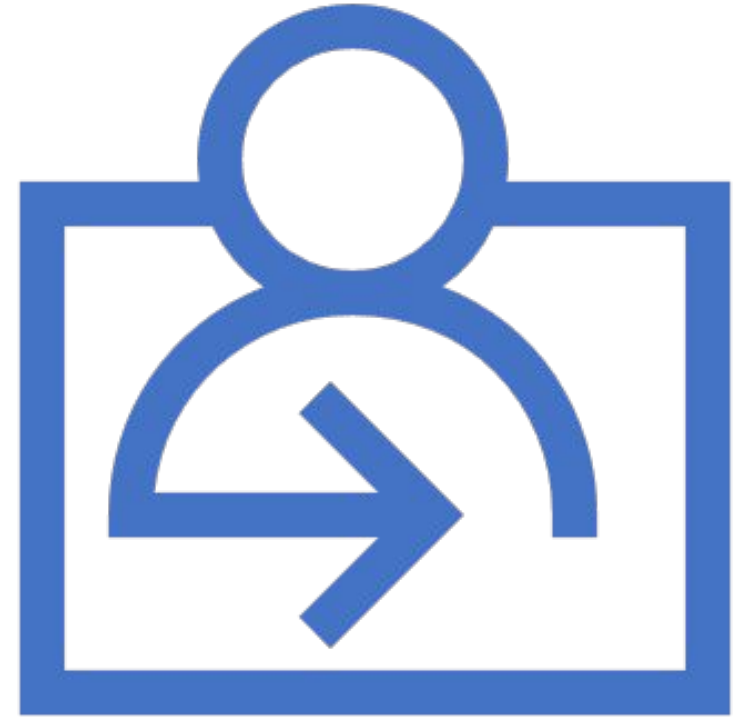


There's still work to do when it comes to CX

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...





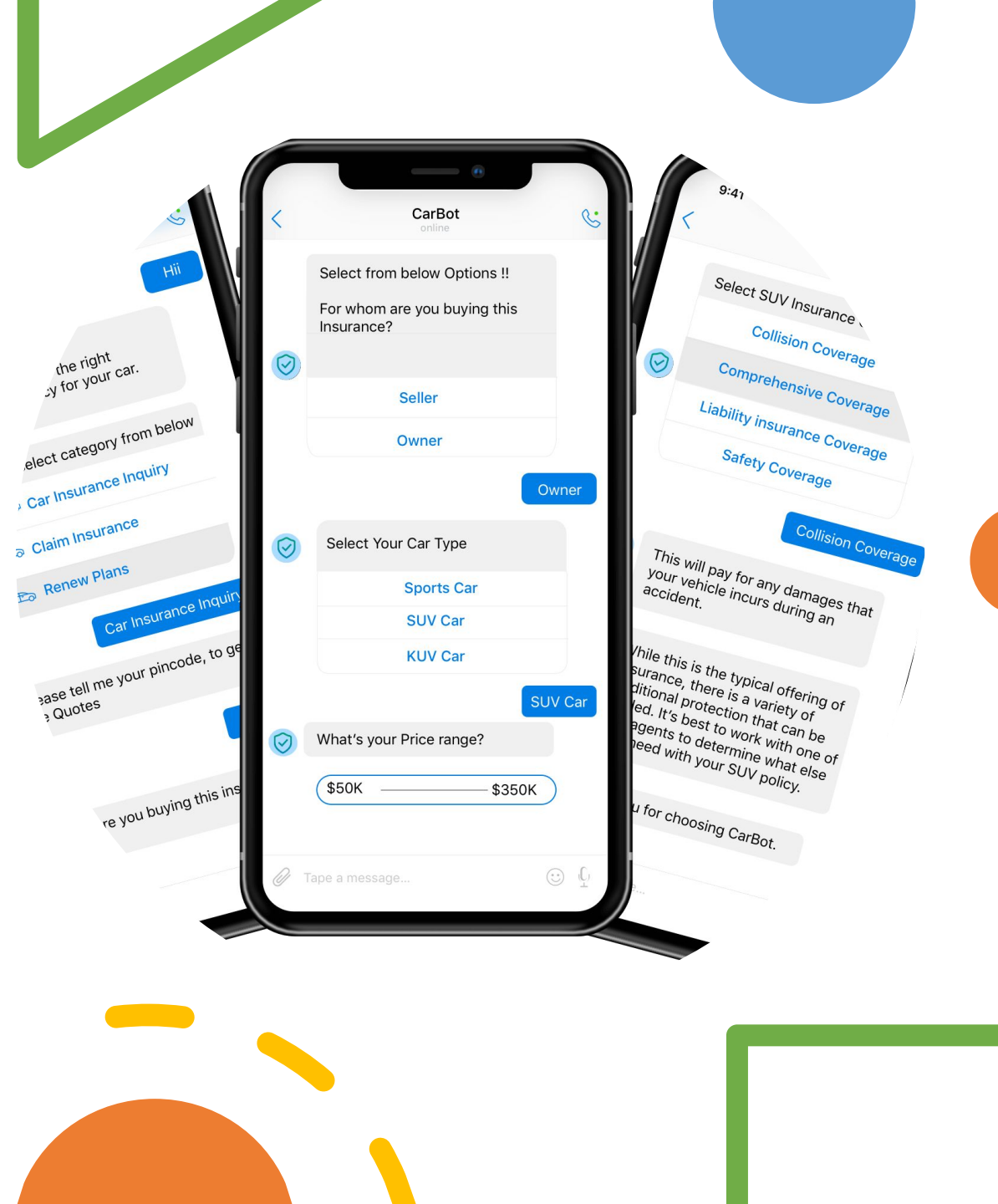
Mobile Apps



Online Services



AI Chatbots



Branches





Call Centre



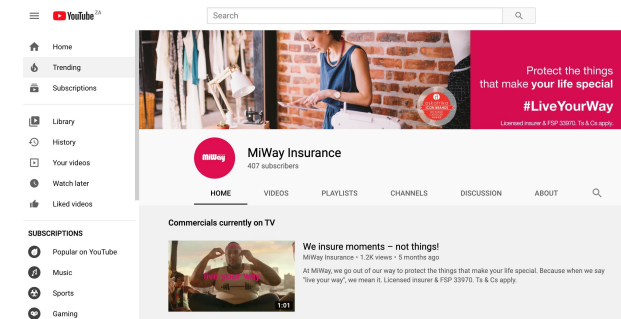
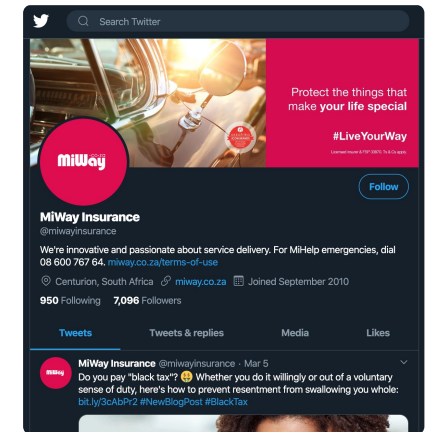
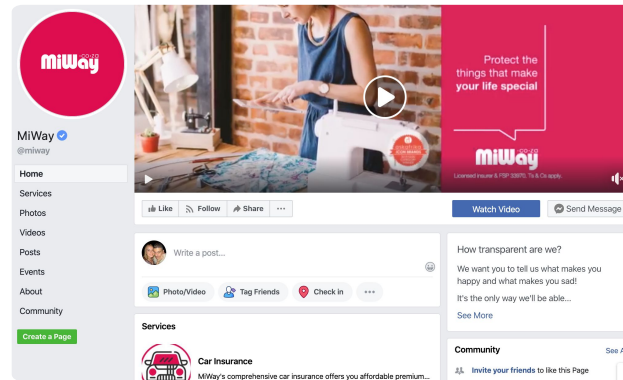
**OLD MUTUAL
CONTACT CENTRE**



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



The bill, policy and letter are often the only “heartbeat” communication customers receive

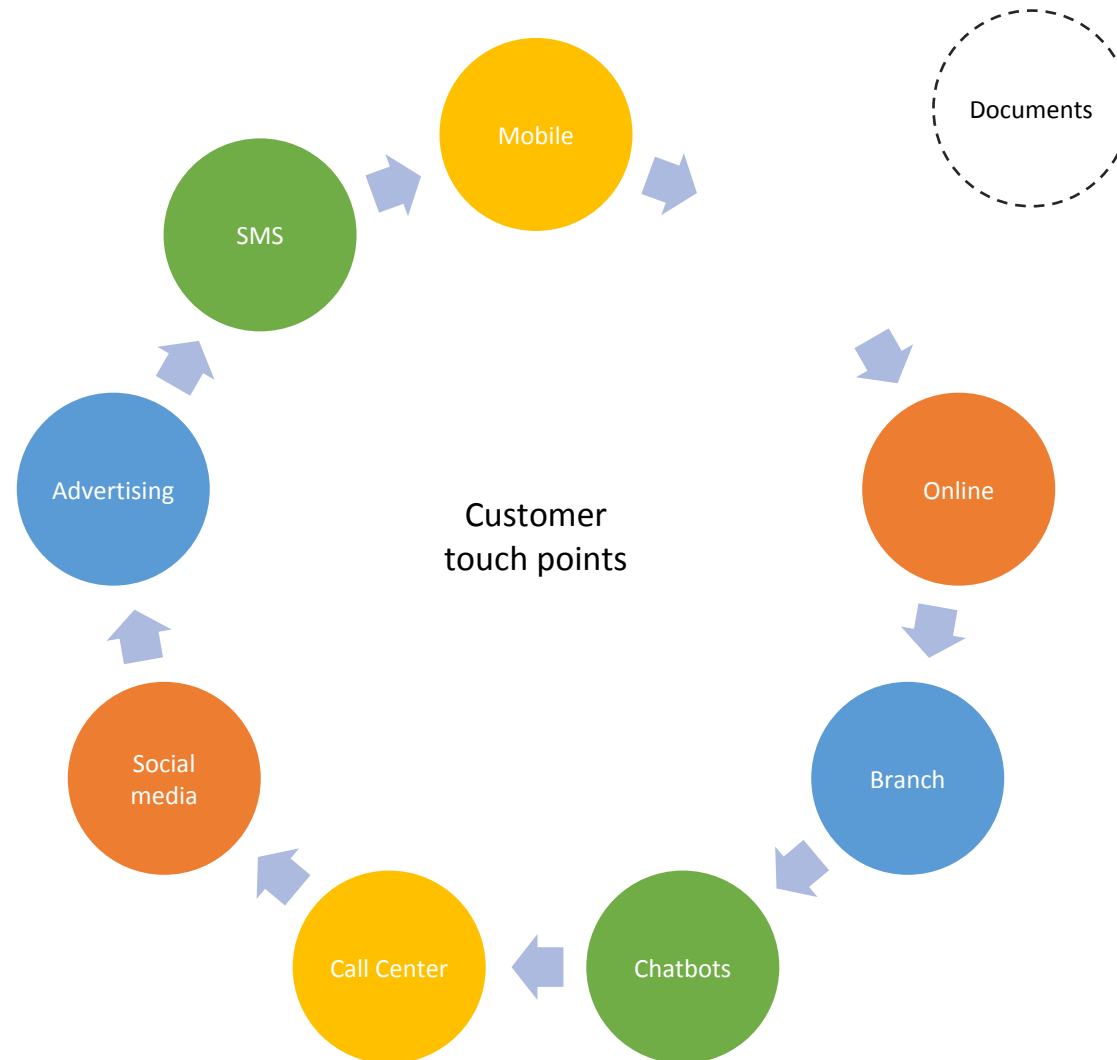
[illegible]

 MAPFRE[®] INSURANCE[®] The Commerce Insurance Company Chateau Insurance Company 311 Main Street, Boston, MA 02101-1016 617-552-7000				DIRECT BILL	
Homeowners				Residential Declaration	
ISSUED BY CITATION INSURANCE COMPANY					
POLICY NUMBER	HOW POLICY FORMED	EFFECTIVE DATE	AGENCY		
9/32/77-1	10/22/77-1	12/01 AM STANDARD TIME	878		
NAMED INSURED AND ADDRESS			AGENT		
			HERMAN W. LAPORTE JR 136 ACCT FLINT STATION PO 4038 FALL RIVER MA 02723		
BASIC PREMIUM	ENDORSEMENTS PREMIUM	SCHEDULED PROPERTY PREMIUM	TOTAL PREMIUM	ADDITIONAL/RETURN PREMIUM	
\$136.00	\$730.00		\$1,766.00		
THE RESIDENCE PREMISES COVERED BY THIS POLICY IS LOCATED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED.					
-SECTION I-		-SECTION II-			
COVERAGE A	COVERAGE B	COVERAGE C	COVERAGE D	COVERAGE E	COVERAGE F
OTHER PERSONS	STRUCTURES	PROPERTY	USE OF PERSONAL MEDICAL PAYMENTS	LIABILITY	TO OTHERS
\$427.00	\$85,400	\$139,000	\$170,800	\$1,000,000	\$1,000,000
POLICY AND FORM TOWN/COUNTY		NO FPM COMETS TX	PROT CODE NO APT		
\$1,000	3	FR	1	1983	SA D30
IN CASE OF LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.					
MORTGAGES					
I LOAN # 82604158 ORIGIN TREE SURPLUS LLC ITS AFFILIATES / AOR ASSIGNS PO BOX 979282 MI FL 33197282					
ENDORSEMENTS ATTACHED			LIMIT PREMIUM		
NO-0003	04-91	Special Form			(INCLT.)
NO-0320	05-99	Special Provisions			(INCLT.)
NO-0486	04-91	No Day Care Coverage			(INCLT.)
NO-0520	04-96	Polyholder Notification			(INCLT.)
NO-0523	07-97	Amendatory Minimalist End			(INCLT.)
ACCT-08	02-96	Amount Credit 17%			(INCLT.)
ACCT-2563	05-10	Amend. Swapage/Mold Excl			(INCLT.)
Sect. I			\$10,000		
Sect. II			\$50,000		

OCT 17 1988

[illegible][illegible][illegible]

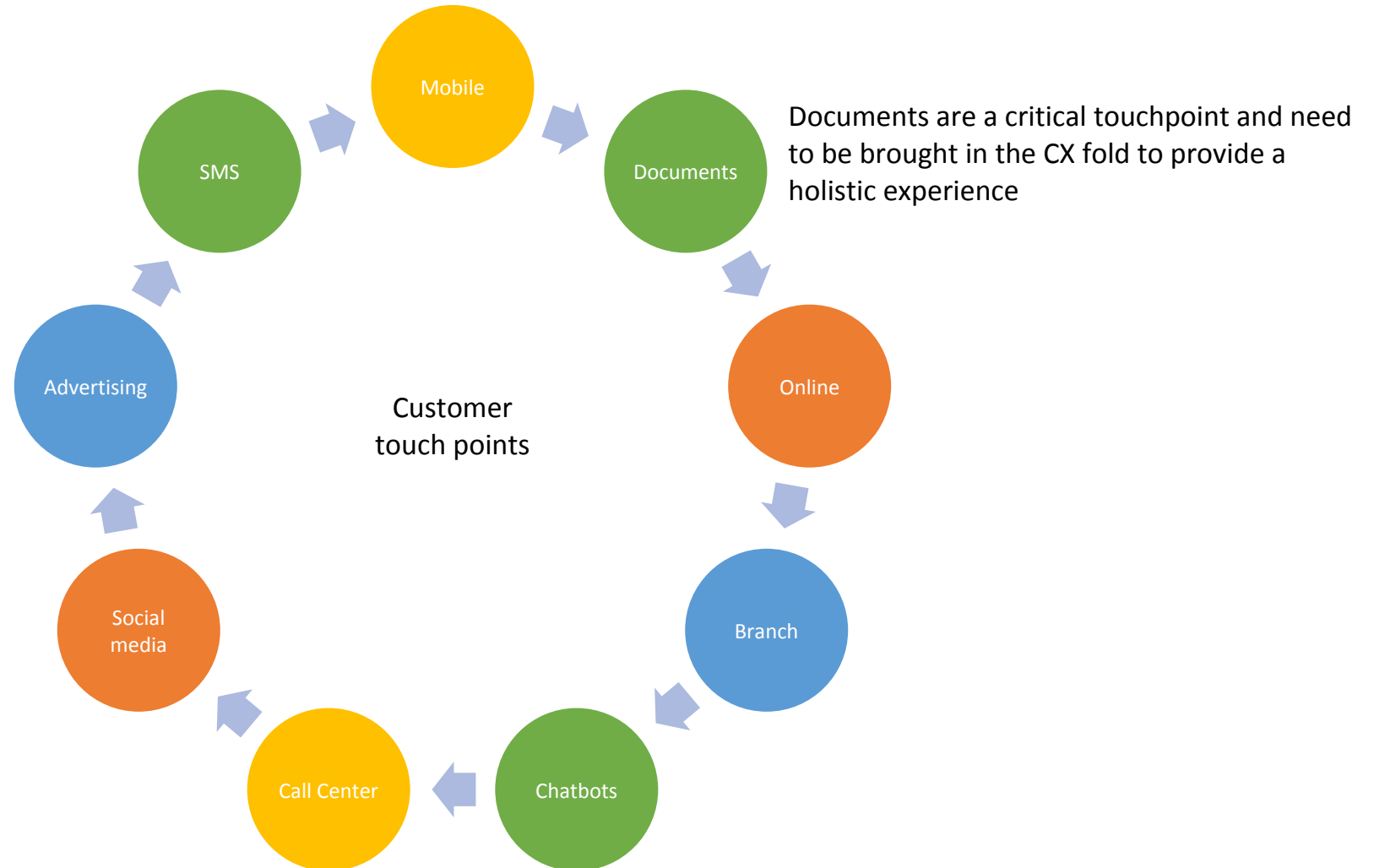
Rethink your documents



Documents are still getting the circa 1922 treatment



Rethink your documents



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

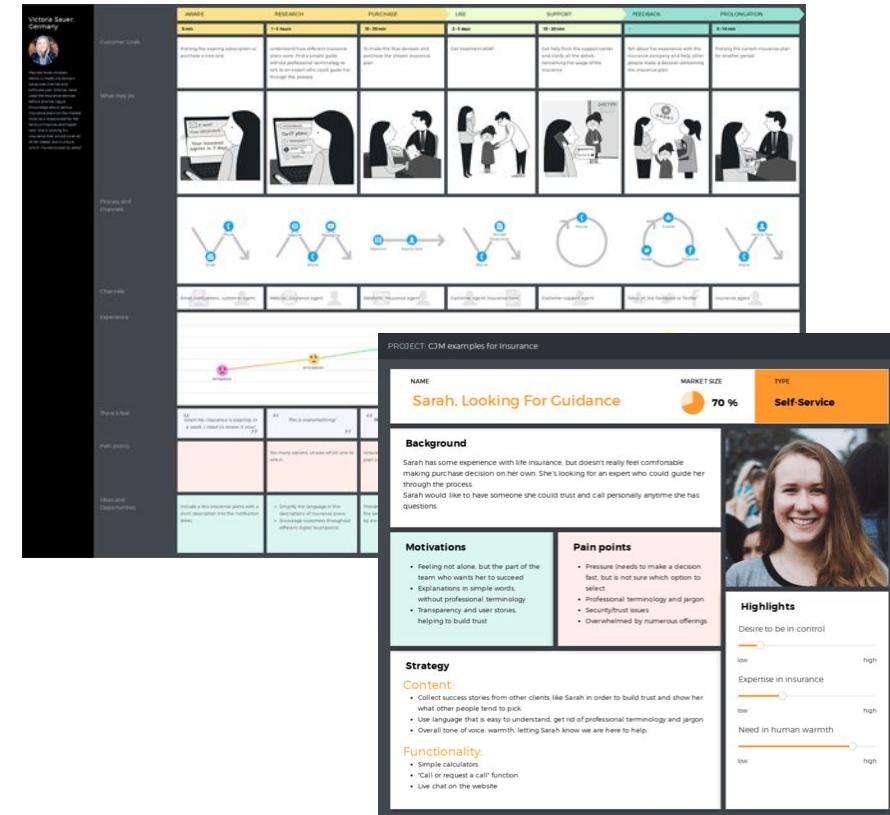
Immutable
Legal
Archived
Encrypted

Compliant



UX – well designed
Journey Mapping
Brand building
Measured

CX



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.

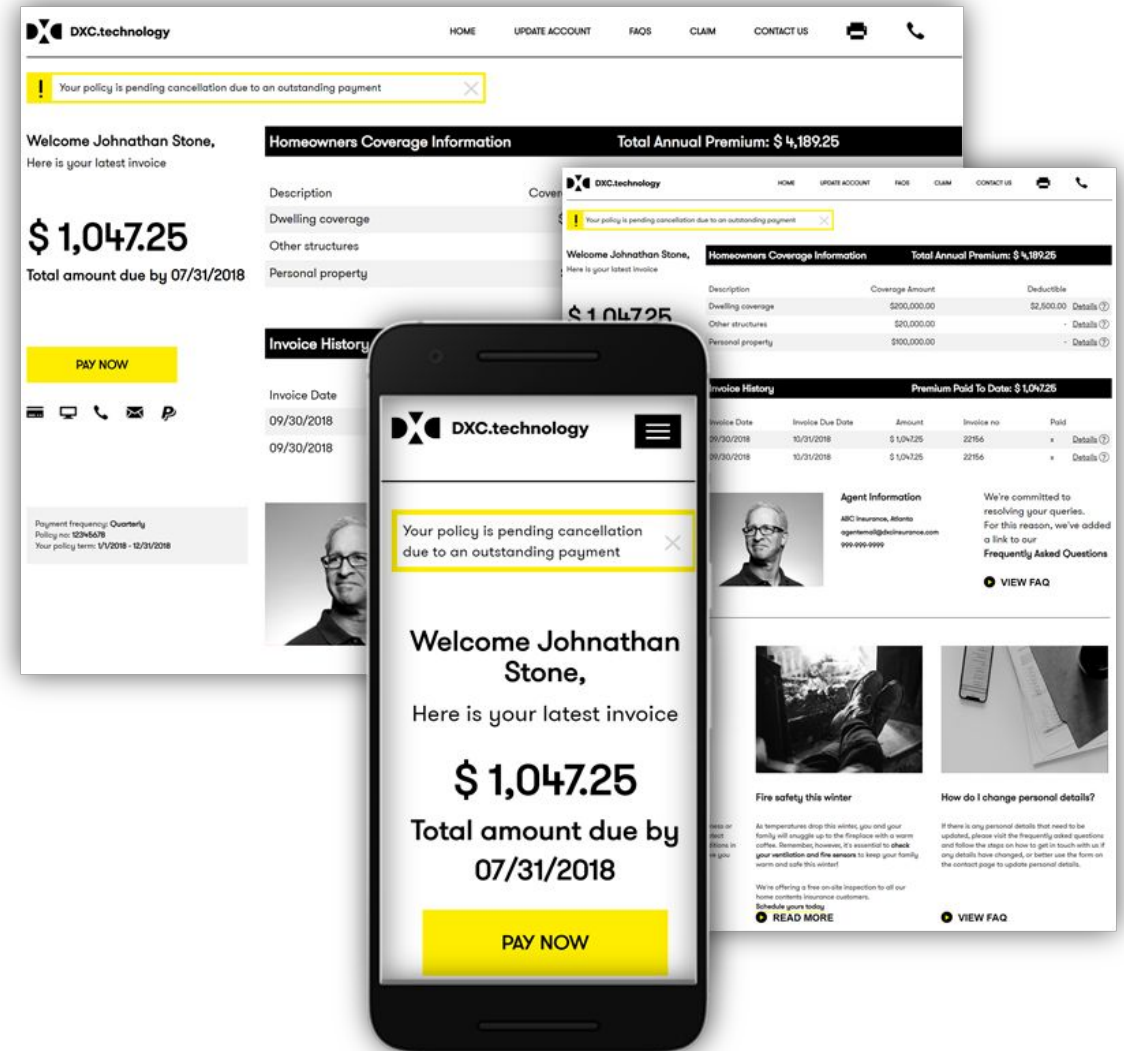
Be sure to take this document, your Declaration Page and your receipt with you on your trip.

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



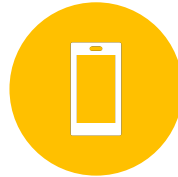
Insurers could
also consider
personalized
video to
improve CX



Policy
documents



Bills



Mobile app



Online



Chat bots

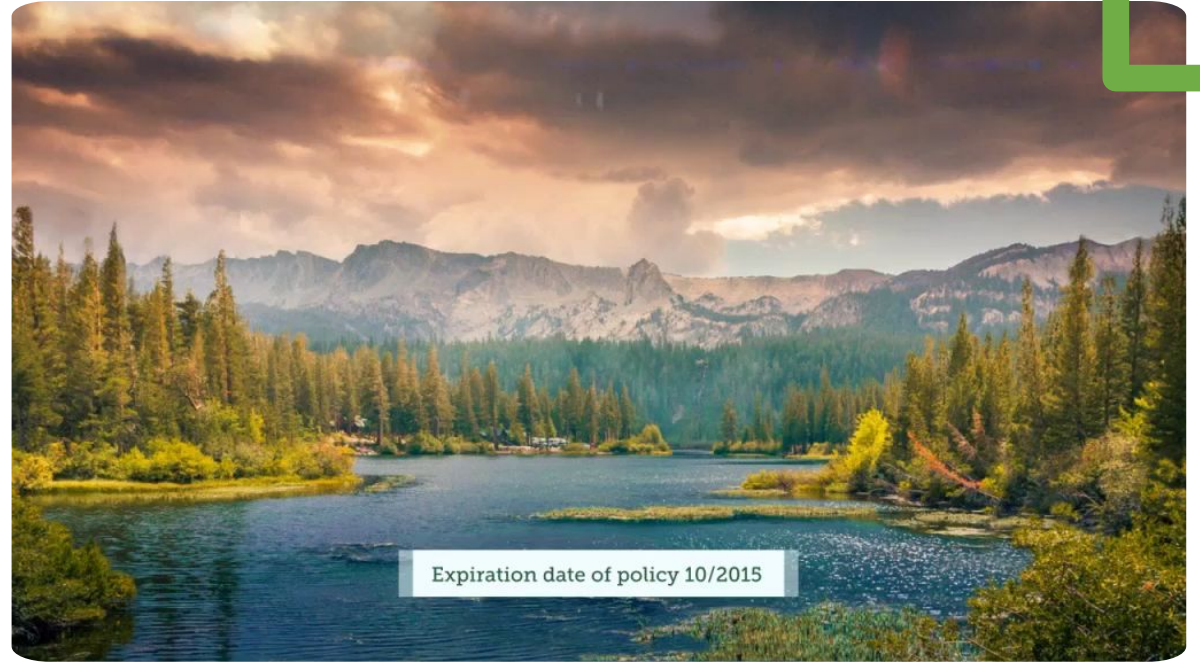


Print and mail

"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

 **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



 **DXC.technology** 

Your policy is pending cancellation due to an outstanding payment 

Welcome Johnathan Stone,
Here is your latest invoice

\$1,047.25
Total amount due by
07/31/2018

PAY NOW

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
HQ: GPO Box 1465
Melbourne 3001
T: +61 3 9514 1545

New South Wales
HQ: GPO Box 1410
Sydney 2001
T: +61 2 9857 2564

Queensland
HQ: GPO Box 747
Brisbane 4001
T: +61 7 3221 6221

South Australia
HQ: PO Box 430
Adelaide 5063
T: +61 8 8238 1925

Western Australia
HQ: PO Box 940
West Perth 6172
T: +61 8 9224 2013

Tasmania
HQ: PO Box 506
Launceston 7250
T: +61 3 9634 1545

Answar Insurance Ltd. ABN 21 807 214 918 AFSL 233769 Member of the Ecologicalia Insurance Group 1300 630 540 answar@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 Period: April 01, 2015 to April 30, 2015

Account Number: 9999 99XX XXXX 1234

Primary Cardholder: Youname Yoururname

Ways to Pay:
Online Banking
Telephone Banking
ATM
Pre-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

5438975

Victor Gnanli | Dreamstime.com

Download from Dreamstime.com

5438975

Victor Gnanli | Dreamstime.com

Download from Dreamstime.com

999 999 999 99999 999 9999 99XX XXXX 1234 XX



PrimoBank

Summary Checking Savings Credit Primo Rewards

Hi Ava

00:03 01:10 INDIVIDUAL

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.

Play now

Credit card ending in ****2258

Minimum payment due before December 20, 2019

\$121.00

In November:

\$512.00 available \$1,024.12 balance

Spending 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

Entertainment

Shopping

Transport

Fees

Vacation

12:30

infoslips.gitlab.io

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.

Play now


Promise to pay within 5 days


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?

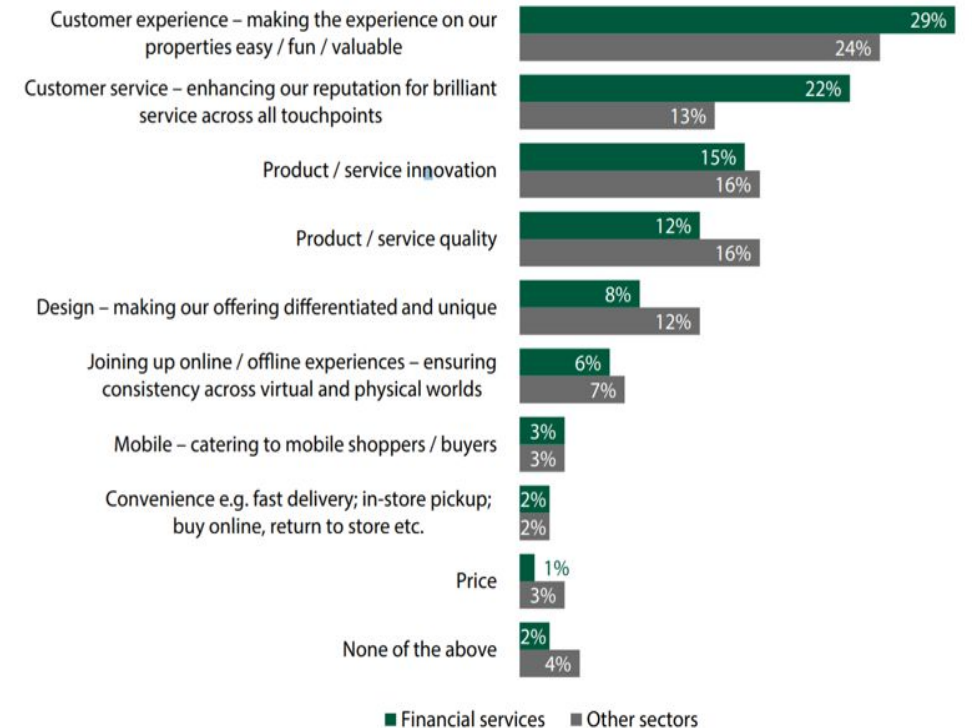
 **ID Cards**
Stored office and

 **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](#)



*Adobe.
Econsultancy-2019-Digital-Trends-Financial-Service*

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

[InfoSlips](#)

+27 8600 18 270

