Fail or Scale: The Customer Communications Scenarios That Make or Break a Savvy Insurer

Think you're doing a good job scaling your conversations with customers?

Many insurance companies have no idea how much time they're wasting on customer communications every single day, or what their customer's reaction looks like on the other end. Crafting the right customer experience is critical to insurer success, so putting a plan in place that's easy and effective for you and your customers is where the rubber meets the road. Compare the ten most common make-or-break situations to **see if you're failing or scaling next to your competitors**.

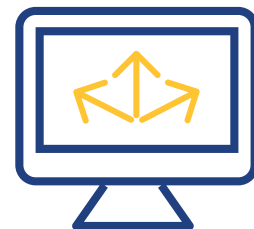## 1 Which of these scenarios best resembles what happens when you acquire a new company?

We have to identify **each instance** where logos and branding need to be changed across the enterprise.
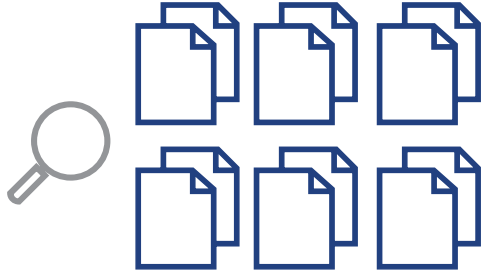
We go to one place to change the brand or logo, leveraging shared content across templates.
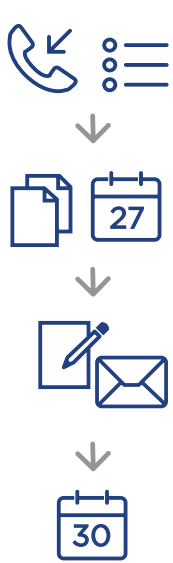
VS.

FAIL: 6-9 MONTHS

SCALE: MINUTES

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2 What happens when one of your customers wants to file a claim by phone?

One of our customer service reps (CSRs) records all the details of the claim into the claims system while on the phone with the customer.

The CSR requests a form letter to be produced in a batch process.

The CSR receives the form letter the next day and manually selects blank forms to be attached.

The CSR stuffs the blank/attachments into envelopes and routes them to the mailroom.

Our customer receives their claim info days later.

While on the phone with the customer, our CSR records all the details and automatically generates a claims letter with the requested forms attached. The forms are pre-populated with our customer's information directly from the claims system to reduce the effort needed for the customer to complete it. The CSR previews, edits and sends these documents to the customer via email immediately.

VS.

FAIL: 2-3 DAYS

SCALE: MINUTES

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3 When you send communications to your customers, how targeted is the content?

We mail out generic communications about our offerings, and sometimes it sticks, sometimes it doesn't.

"Why am I getting promos for the insurance package I already bought?"

We send our customers offerings that apply to their policy through the communication channel they most prefer.

VS.

FAIL: 86% of insurance customers are dissatisfied with the provider communications they receive

SCALE: Policyholders receiving personalized communications are **20% more likely to convert**

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4 What happens when you have to send communications that contain legally sensitive information?

We manually check each document to make sure the information is correct, but we're only human and sometimes we make costly mistakes.

Our solution locks certain compliance areas in documents so they can't be changed, which **helps us keep our communications compliant and our customers' information secure.**

VS.

FAIL: HUNDREDS OF THOUSANDS OF DOLLARS OR MORE

SCALE: BETTER GOVERNANCE OVER COMPLIANCE

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5 What happens when your software needs to be updated?

Between our contract terms and the amount of time and effort required to make updates, our software is lagging behind improvements that would support the changing needs of our customers and market. But we dread upgrades because they are guaranteed to interrupt operations and delay communications.
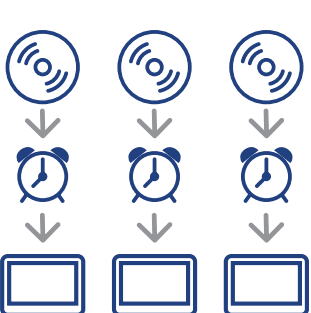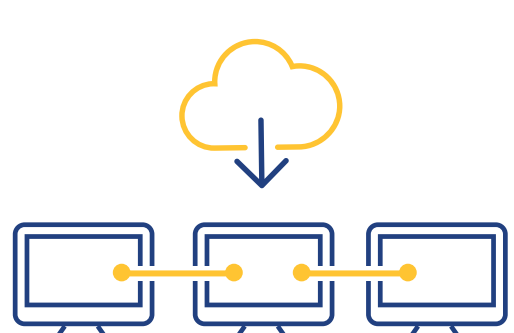
We have to purchase the upgrade….

coordinate the hardware, software, and version control….

…and install it on all the systems

Our updates are automatically enabled in the cloud without interruption, so we always have the latest and greatest capabilities.

VS.

FAIL: 4-6 WEEKS TO UPGRADE

SCALE: ONLY TAKES DAYS TO VALIDATE

Scale the conversation

If you were in the red zone on one or more of these scenarios, it's time to reassess your customer communications tool. Trust us - the grass really is greener on the other side. Smart Communications is the solution insurers turn to when their needs outgrow their capabilities. Insurers that switch to Smart Communications are more efficient, compliant, timely and are viewed as more trustworthy by their customers. That's why today's most innovative insurers are ditching their legacy providers to scale the conversation with Smart Communications.

See for yourself why CIOReview listed Smart Communications among the 20 Most Promising Technologies for Insurers in 2017: scaletheconversation.com