

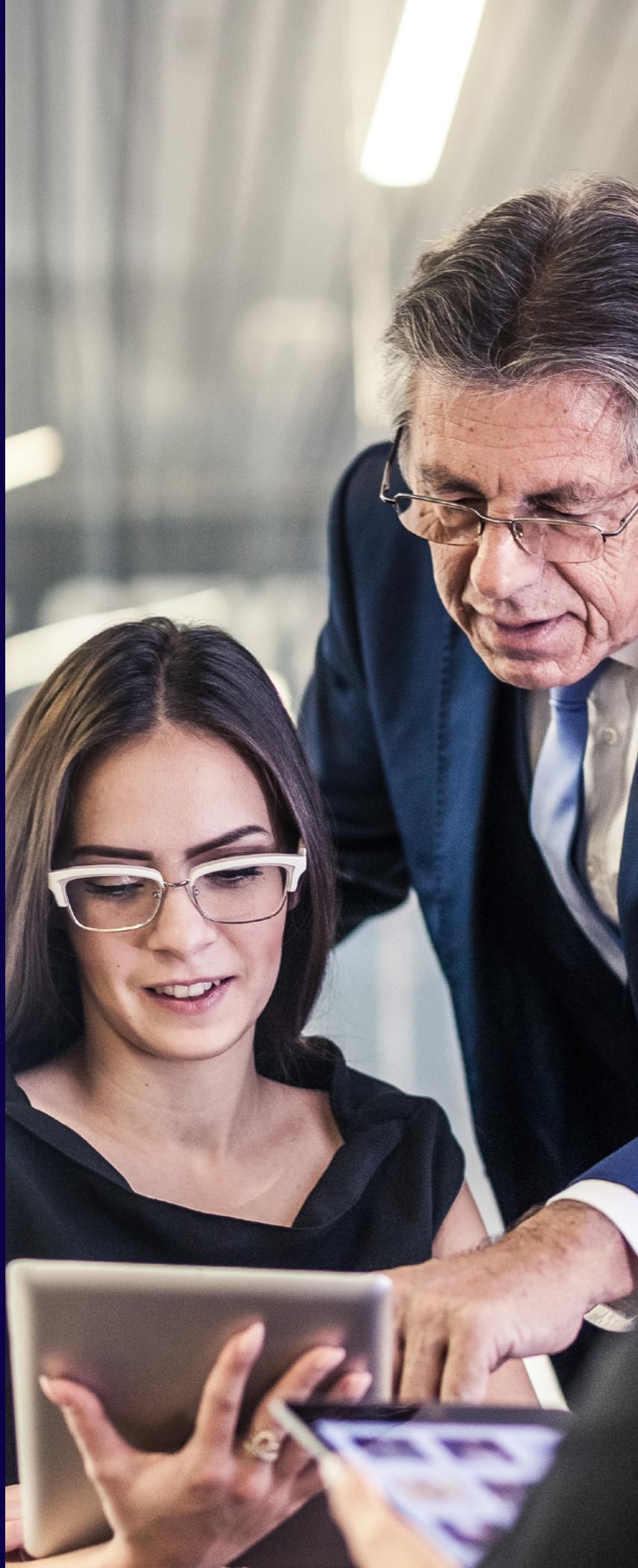


PEGA[®]

It's time to serve people. Not policies.

Provide personalized, seamless experiences to increase customer loyalty.

Insurers have been struggling to create an account-centric view of the client. But today, that's not enough. It's crucial to understand what clients need and respond to them proactively, in a way they find acceptable. So, how do you create positive customer service experiences that not only make your clients happy, but also help drive long-term, profitable relationships?



77% of insurers understand that digital transformation means improving customer experience¹

Customer service expectations are being set by other industries outside of insurance. Clients – and agents – expect insurers to step up and provide a seamless, personalized experience at every interaction.

Top digital carriers are growing 1.8 points faster than other carriers, with expenses that are six points lower.² This, along with the surge in insurtech, has led to a race to improve customer experience. The stakes are high – think growth, market share, and profitability.

It's time to radically shift the way you engage

Insurers must see the client as a whole and not just as a grouping of individual policies – and then act upon that insight. This means thinking holistically about customer journeys, not just completing a policy transaction.

How you interact with the client is changing. It's not only about the call center and the agent anymore. Clients expect you to meet them on their channel of choice – **not the other way around.**

"We are thrilled with the results from the business transformation program so far. Using Pega has already helped us improve the efficiency of a number of high volume, high importance operations by more than 50%."

– Marty Johnson

Manager, IT BPM Delivery Centre at Aegon

Make the customer key in 3 steps

How to create proactive, digital service that focuses on the client:

1

Knowing the client takes more than identifying the policies they own. You must turn client knowledge into real-time action. **You must know their needs and their relationship to you** and tailor every action and offer to drive customer value.

2

Embracing digital process automation is essential, as it enables the connection of the front office to the back, tying disparate systems together into a cohesive **end-to-end experience.**

3

Understanding that an omni-channel approach isn't about supporting multiple channels – **it's about making every channel your best channel.** Regardless of how the customer contacts the insurer, the experience has to be consistent, seamless, and focused on the client.

¹"Digital Transformation in Insurance," Celent, April 2018

²"Making Digital Strategy a Reality in Insurance," McKinsey & Company, September 2016

How to make it real (and get real results)

Implementing a digital customer service approach requires insurers to make three significant changes, which together reshape their approach to engagement. These aren't small things, but they're critical for success.

Empower 1:1 engagement with real-time AI

Leverage a real-time AI engine that recommends the next best action across all channels. Optimize every interaction to improve the client relationship, increase retention and upsell, and reduce fraud and risk.

Connect front and back office with end-to-end automation

Bridge the gap between your back-end legacy systems and your digital front end. Implementing end-to-end robotic automation empowers insurers to turn staff-driven manual transactions into outcome-driven experiences.

Unite experiences across channels

Breakthrough channel silos by designing your end-to-end journeys using case management, which can maintain a consistent experience across channels. You get a future-proof, "channel-less" service environment that adapts as channels evolve.

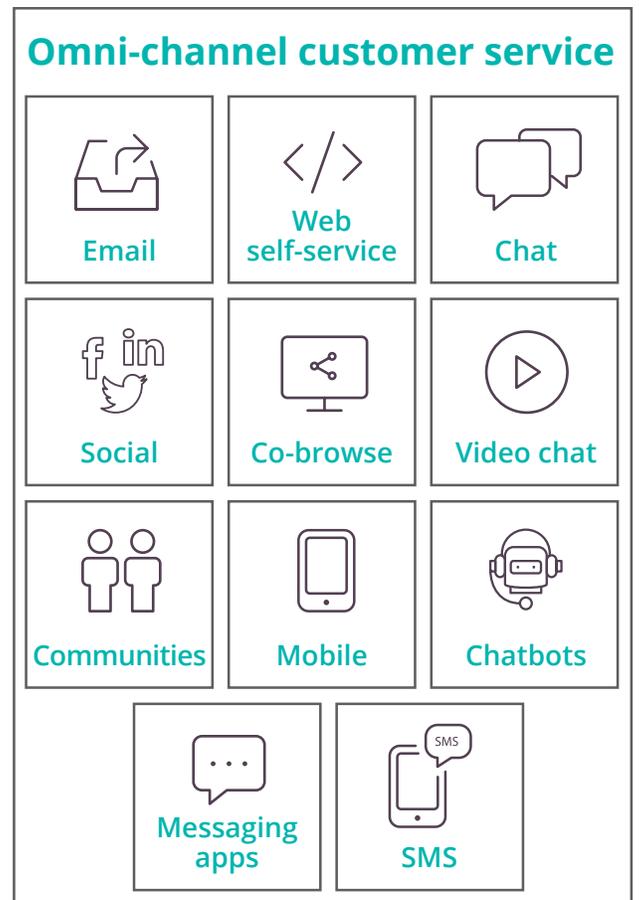
Insurers are investing in the transformation needed to deliver proactive, digital customer service because they see the tremendous potential value, including:

- **Reduced cost of service (80% and above)**
- **Increased conversion rate (15% and above)**
- **Increased Net Promoter Score (10-40 points)**
- **Incremental agent-sales opportunities (2-3x)**
- **Significant return on investment (473%)**
[Learn more](#)
- **Minimized payback period (4-6 months)**

"We really want to create the perfect customer experience... simple, proactive, and personal."

– Jagan Subramanian

Director, Enterprise Application Services, CSAA



Pega Customer Service provides real customer engagement across all channels – with insight, action, and agility.



"Pega was the only single platform that seamlessly integrated CRM and BPM capabilities – which is what we needed to bridge the gap between our front-end and back-end processes."

– Marc Bakermans
Business Change Manager, VIVAT

Who's getting it right?

Industry leaders are already embracing this approach, with dramatic results.



Aegon created a digital contact center powered by end-to-end automation that drove an increase in first call resolution (FCR) rate from 50 to 80%. They improved Net Promoter Score by 12% while driving an 84% operations savings.

[Learn more](#)



VIVAT increased customer satisfaction by 12% with a 38% improvement in straight through processing, by leveraging Pega and the power of real-time AI.

[Learn more](#)



CSAA Insurance Group – part of the AAA federation – leveraged an insight-driven approach to reduce average handle time by 30 seconds on 5,000,000 calls per year.

[Learn more](#)



Don't be left behind.

To learn more about how insurers are delivering proactive digital service, visit us at:
pega.com/industries/insurance

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