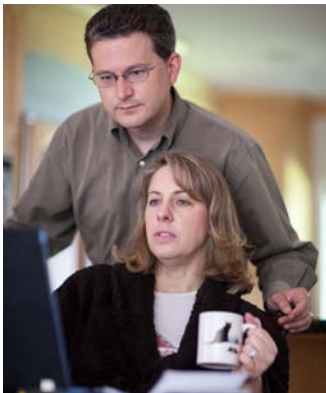


# Adobe's Customer Experience Solutions for life and pension insurers

Reduce costs and inefficiencies while boosting satisfaction through consistently excellent customer experiences



The global financial crisis, a drop in earned premiums, a rise in costs, and a loss of investment income—these factors have converged to create significant challenges for insurers. In addition, many insurance agencies face a growing list of stringent regulatory requirements, constantly evolving technology options, and cost- and service-conscious consumers who expect high-quality, on-demand interactions across a variety of channels. To thrive in the face of these rapidly shifting market conditions, insurers must respond quickly, appropriately, and cost effectively through increased business agility, strategic efficiencies, and superior customer service.

To remain competitive, insurers must reduce operational expenditures, increase efficiencies, and maintain brand trust. Myriad inefficiencies are driving up costs and adversely affecting customers' experiences. To maintain and increase market share from competitors, insurers must focus on enhancing efficiency and effectiveness in claims. And to do so, most will need to move toward a more reliable, integrated claims system to deliver the high-quality, easily accessible service that customers expect in their hour of need as well as everyday activities.

"Our reputation is really how we handle claims," says an executive at a leading global insurer. "And the better we make the claims department with technology, the better and more sustainable that reputation is."

## **Outmaneuver the competition with differentiated services**

Adobe Customer Experience Solutions for insurers, which is built on the Adobe® Digital Enterprise Platform, helps agencies develop and maintain business agility in a complex, constantly evolving market. Adobe Customer Experience Solutions can easily integrate with the existing IT infrastructure, connecting multiple back-end systems with rich front-end interfaces to support streamlined, end-to-end insurance processes, including plan selection and enrollment, claims processing, and customer communications.

- Help provide superior service to a diverse customer base, including employer groups, individual purchasers, and brokers
- Can automate processes to help achieve cost savings while providing agents with faster, more accurate access to comprehensive customer histories
- Help deliver responsive, personalized service to customers when and where they want it, across channels and devices
- Help support efforts to help meet compliance mandates

## **Boost customer trust and satisfaction**

Make it simpler and more rewarding for customers and prospects to find the information they need quickly, whether they're comparing prices, enrolling in a plan, or tracking a claim. With Adobe's Customer Experience Solutions, you can design and deploy rich applications that can shift more interactions to lower cost, self-service channels. Useful, interactive experiences increase customer trust and satisfaction. You can also deliver data securely to multiple channels, including the Internet, call centers, and mobile devices.

Insurers use Adobe's Customer Experience Solutions to make a positive first impression by sending personalized, digital welcome kits to new customers. They help keep existing customers engaged and informed through interactive statements and correspondence that include clickable offers, interesting articles, and useful tips. They provide dynamic policy schedules that help customers stay on top of

payments and plans. And they can outshine their competition through a strong, accessible presence across business-critical mobile channels and social networks. This helps insurers increase cost-effective communication opportunities across more touchpoints and build a strong base of long-term, high-value customers.

#### **Simplify enrollment, improve onboarding**

Streamline and automate online plan selection and enrollment processes to help accelerate onboarding experiences, reduce costs, and help minimize costly errors and manual redundancies. Interactive forms engage and guide customers through every step of policy selection and enrollment, helping reduce online abandonment rates and can increase the number of successful transactions. German insurance consultant impuls used Adobe solutions to create a secure, online system through which clients fill out and send legally-binding insurance contracts. When completed, the digital documents can be securely accessed through the impuls customer portal. Since deploying the solution, impuls has doubled its online interactions, freeing agents to focus on higher value, in-person interactions.

#### **Bridge data silos for superior service**

Information fragmentation is a resource-draining challenge for many insurers today and prevents agents from providing faster, more accurate customer service. With Adobe's Unified Workspace solution, insurers can combine customer information from multiple data silos and sources into a single workspace, helping enable agents to access big-picture overviews as well as up-to-date details about customer accounts. With all the critical and relevant information at their fingertips, agents can quickly address customer requests, without having to switch between multiple systems, helping shorten service cycles. Agents can make product recommendations, cross-sells, and upsells with confidence, and can close more deals more efficiently, which may boost sales as well as customer satisfaction with every streamlined transaction.

#### **Increase success margins through exceptional experiences**

By enriching every facet of the customer experience, insurers have stronger, more committed and profitable relationships. Easy-to-use, customer-facing applications that can integrate with back-end systems help accelerate onboarding, expedite resolution and can increase customer engagement. Automating key processes such as policy selection and enrollment, claims submission and management, and customer communications can increase business agility, minimize errors, and reduce costs. And give agents faster, more accurate access to complete customer profiles to deliver superior customer service and build brand loyalty as well as margins.

#### **For more information**

Solution details:

[www.adobe.com/solutions/  
customer-experience/insurance](http://www.adobe.com/solutions/customer-experience/insurance)



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