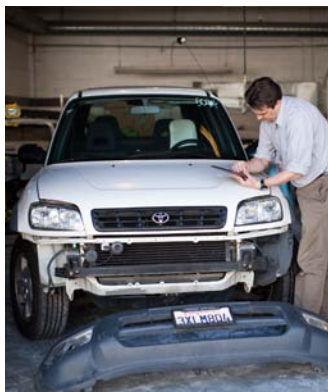


# Adobe's Customer Experience Solutions for property and casualty insurers

Reduce costs and boost satisfaction and retention by delivering consistently excellent customer experiences



The global financial crisis, a drop in earned premiums, a rise in claims, and a loss of investment income—these factors have converged to create significant challenges for property and casualty 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.

Consistently excellent customer service is especially important for property and casualty insurers whose reputations rest almost entirely on the claims experience process.

## Outmaneuver the competition with differentiated services

Adobe's Customer Experience Solutions for property and casualty insurers, which is built on the Adobe® Digital Enterprise Platform, helps agencies develop and maintain business agility in a complex, constantly evolving market. Adobe's 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
- Aid in 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.

Property and casualty 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 help 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.

Using Adobe's Customer Experience Solutions to automate and streamline claims processes, Gerling Switzerland representatives now process and settle claims 30% more efficiently.

### **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 help 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.

### **Expedite claims resolution, reduce operational expenses**

Automating claims resolution processes helps speed response times and can reduce operational costs. Use Adobe Customer Experience Solutions to help connect disparate back-end systems and data sources with easy-to-navigate applications and interactive forms. By giving both customers and agents the tools they need to take claims from first notice of loss (FNOL) through successful resolution, you can eliminate frustrating bottlenecks caused by excessive paperwork, redundant activities, and data entry errors.

Gerling Insurance Group AG, a market leader among European insurers, uses Adobe solutions to improve claims communications with their clients, especially large companies in Switzerland. Using Adobe solutions to create and deliver client-facing rich applications, Gerling provides customers with complete and transparent insight into their in-process claims. By automating and streamlining claims processes, employee productivity has increased by 30% at Gerling Switzerland and client satisfaction has increased as well.

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

Information fragmentation is a resource-draining challenge for many property and casualty insurers today and prevents agents from providing fast, 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 to 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 accelerate onboarding, expedite claims 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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