

Transform Communications from Paper to Digital

Choosing What Types of Communications to Move and Which Channels to Prioritize

Every insurer is participating in the paper-to-digital transformation, whether they realize it or not. Some have specific initiatives and projects to reduce paper and create and/or deliver more digital content. Others may not be able to identify budget line items or named projects, but the gradual digitization of the business is embedded throughout many projects across the organization. At the same time, many insurers are undertaking comprehensive reviews of how their customers experience the company, including initiatives to understand the complete customer journey. These customer-experience initiatives are revealing new demands from customers and agents related to communications, with increasing expectations that insurers will offer interactions based on digital content exchanged through digital channels. With so many types of documents and communications, the range of potential channels, the variety of products and customers in different locations, the challenge becomes how to prioritize all of the efforts needed to create and deliver so much digital content.

Before You Start

Before you start expending resources, it is a good idea to first identify which types of digital communications are precluded by regulations. Today, most types of documents and communications can be conducted electronically with policyholders, but there are still exceptions by state or province, product and type of document. It's better to understand what's possible before getting too far down the road in planning for a specific e-delivery project.

Start with Customers

A good first step in the process should be to determine what kinds of content policyholders really want to receive through electronic means, and what delivery methods they prefer. It is never possible to have a perfect view of this, and sometimes customers don't even know themselves which options they will take advantage of. But there are far too many initiatives that lead to investments based on assumptions or anecdotes. For example, an insurer may assume that customers want their policies as a PDF available through a secure web link, only to discover that the take-up is very low when the service is offered. It is usually worth the investment of time and money to ask customers what they want.

Get Agent and Producer Input

Agents and other producers should also have an important voice in the planning, from two perspectives. First, they talk to policyholders every day and have a good pulse on requirements and desires. Second, they have their own preferences for how content should be delivered to them. An agent may want to get an electronic copy of all claims correspondence sent to the customer, even if some of those letters are printed and sent to the customer via mail. Conversely, some agents may want to receive printed copies of every policy dec set because they still store them in filing cabinets. Finally, agents often play an intermediary role in communications, adding personalization before the document is delivered to the policyholder.

Assess the Effort

The final step in the initial evaluation is to assess the effort and funding required for creating and delivering certain documents electronically to certain channels and devices. For example, it may be that an insurer is contemplating sending a first notice of loss acknowledgement letter via mobile app to a tablet device, e-mailing the letter or providing a link to a website. The tablet option may be the “coolest” and most advanced option, but it might also be the most expensive. And, it may turn out that it is prohibited by state regulations or that few claimants really want the letter that way—an e-mailed PDF would be just fine, thank you.

These steps will allow sensible tradeoffs to be made in prioritizing plans to convert more communications to digital mode and deliver them through specific channels. A full treatment of this topic is more involved, but suffice it to say that spreadsheets will probably be involved in mapping out the best combinations of communications to create and deliver through digital channels. And it goes without saying that the priorities and plans will be unique for every insurer.

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- Acquire, strengthen and expand customer relationships
- Minimize compliance and regulatory risks
- Reduce operating costs
- Accelerate time-to-market for all their customer communications

Cincom leads the industry in providing customer communications solutions that are easy to integrate, easy to use and deliver a rapid and continuous return on investment.



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