

# Deliver Customer Communications Electronically

## A Path to Meeting Customer Expectations

For many insurers, the thought of delivering communications electronically (aka e-delivery) can seem a bit daunting in order to get it right. But, the move toward e-delivery is an unstoppable trend, driven by the increasing expectations of customers and distribution partners. Research shows that most insurers are still in the beginning stages of e-delivery. While some of the larger and more innovative companies are farther along, most insurers have limited options or even no options for e-delivery at this point. As one example of the progress and, conversely, the remaining opportunity, 39% of insurers say they offer e-delivery of ID cards today. This should be one of the easiest customer communications to deliver electronically, yet 61% of insurers don't provide it today (and this is just delivering via e-mail or a web link for customers to print ID cards on their own, not delivering to a mobile device, which requires regulatory approval by each state).

So the questions facing most insurers are 1) how can you begin, and 2) what can be learned from the pioneers in this area? Here are some obvious (and some not-so-obvious) steps to take in the planning for e-delivery:

1. **Develop an overall plan incorporating both e-delivery and print/mail.** Many of the early movers in e-delivery are funding their efforts by reducing print and mail costs. Map out a multi-year strategy on how you will ramp up e-delivery and gradually decrease physical paper output and delivery. Consider the assets currently owned for print/mail or the terms of the outsourcing contracts you may have in this area.
2. **Investigate to determine what your customers (and agents) value most for e-delivery.** Of course, there are many types of customer communications, and it is not necessary to e-deliver all of those right away. And, not everyone is clamoring to get all of their documents via e-mail or their mobile device. Understand which segments are pushing for more e-delivery and what specific kinds of documents will provide the highest value—policy/declaration set? Bills? Renewal notices? Claims correspondence?
3. **Ensure that you are capturing contact information at the front end.** Most legacy systems do not capture e-mail addresses or mobile phone numbers for texting. When independent producers are in the loop, it may be even more difficult to secure this information. Consider building it in as a standard question on the application.



4. **Develop a plan and an IT approach for capturing and managing delivery preferences.** Early adopters of e-delivery built their own systems or extended current systems for this function, but now there are more software providers that are beginning to offer these solutions. It is important to understand the customer/agent preference for delivery of each type of document—it should not be just an overall yes/no decision. Policyholders may want to have their policies e-delivered and their renewal letters delivered by mail or vice versa. Each policyholder will have different needs. Some insurers that are more advanced in e-delivery offer a simple menu selection option via their policyholder portal.
5. **Ensure that customer communications systems** that generate and deliver documents in traditional print can also **produce the digital content for e-delivery** in the appropriate formats. Ideally, they will also track and manage the e-delivery of the communication or provide a linkage to a CRM solution or other system that will manage the actual delivery.

E-delivery offers great promise for insurers and plays an important role in improving the customer experience. Ultimately, it can drive a “win-win-win” outcome: lower costs, satisfied customers and go green. Plans for e-delivery must be integrated with plans for core systems, customer communications solutions and CRM and should be considered as part of a longer-term strategy, not just standalone, point projects.

To learn more, visit [cincom.com/cds](http://cincom.com/cds), or give us a call at **800.2CINCOM**.

## About Cincom

Cincom delivers the most intuitive, customer communications solution in the industry. By streamlining the design, deployment, delivery and management of high-volume, highly personalized communications, Cincom helps insurers:

- 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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