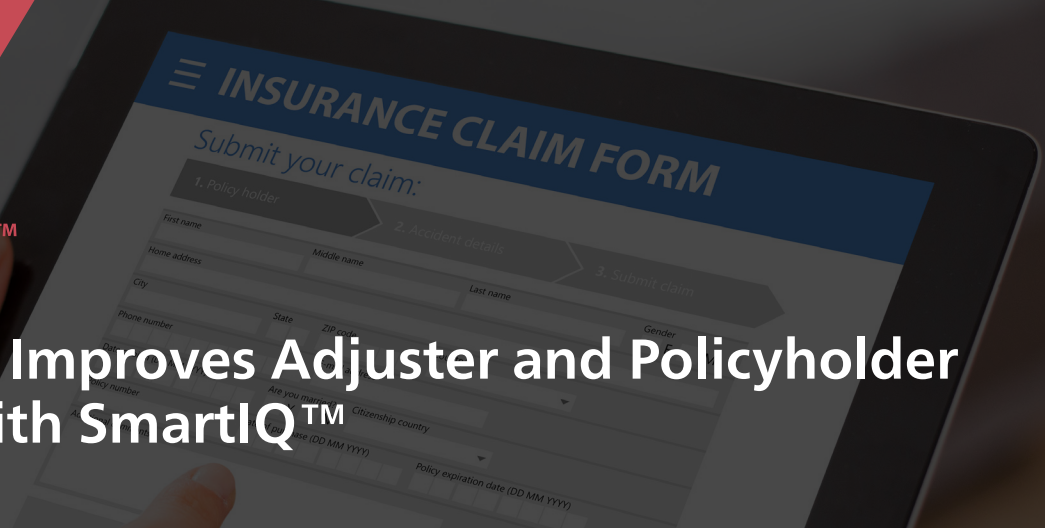


Smart Communications

SMARTIQ™

Major Insurer Improves Adjuster and Policyholder Experience with SmartIQ™



About the Customer

This Tier 1 Midwest insurer has long been working to meet the insurance needs of their insureds. They are focused on agriculture and inspired by innovation. With services including auto insurance, home and property insurance, and life insurance, they have always operated with the goal of protecting what matters most to their policyholders and preparing for the future.

Business Challenge

While aiming to provide the best experience for their customers, this organization's overarching goal is to keep pace with the current marketplace and maintain higher customer satisfaction. With this goal in mind, a special project group sought to improve the customer experience on the claims side and worked to come up with a solution.

They identified 5 key areas that contributed to this challenge:

- › **Rising customer expectations** – recognizing that they are no longer just competing with other insurance carriers to provide the best experience, but also against retail giants and other companies with tech at the forefront.
- › **Leverage cost effective solutions** – Meeting customer expectations in the most cost effective way is key to provide for further investments in the future. To keep costs down, low code/no code functionality would be a priority.
- › **Expectations of shorter cycle time** – Customers expect their claims to be paid faster, so this is a key opportunity to create a memorable experience and positively impact NPS.
- › **Increased mailing times** – Standard USPS mail times are up to 10 days currently, so delivery of key items can take a considerable amount of time. Digitization of these interactions accelerated during COVID-19, so it really necessitates meeting the customers where they are and how they'd like to be communicated with.
- › **Policyholder perception and retention** – Word of mouth marketing remains one of the most effective marketing tools in the insurance world. Because of this, satisfaction and perception of policyholders remains at the forefront of every decision, and the organization wanted the claims experience to be a marketing tool for future business and a tool in their toolbox for retention.



“Users will not be asked to fill out any information we already know, creating a more user friendly and custom-feeling experience.”

– Claims Project Consultant

The Solution: SmartIQ Integration with Duck Creek

With all of this in mind, they decided that SmartIQ with a customized user interface within their Duck Creek system would be the ideal solution. Taking advantage of this integration has allowed them to:



Reduce cycle time by up to 200%



Provide increased digital communication options to customers



Reduce IT dependency with low code/no code delivery

Business Outcomes

After creating the customized interface between SmartIQ and Duck Creek, the IT team's involvement was complete. Everything that needed to be done after that was business-owned, and the Claims team became self-sufficient. Everything from building dynamic questioning and creating custom branded forms, to making changes to those forms on the fly, could be done quickly and easily without IT intervention. This allows the team to look forward to other processes where these forms could be put in place. They can now implement new form projects in as little as one day.

The project team recognized that usage of this new tech would be driven by adjuster adoption, so their goal was to create a seamless process for these adjusters. Now, with the new process, adjusters identify the need for a form, go into the custom UI to send and manage electronic forms, while using existing Duck Creek features for task creation, file notes, and delivery of completed forms. This allows adjusters to easily search for forms that need to be sent, select the line and participant it should be associated with, and pre-fill the form with information already known in Duck Creek. Adjusters can also track forms in real time without leaving Duck Creek, allowing for easy intervention, if needed, and increased visibility not available with paper forms. When returned, it is automatically attached to the file notes in the claim, and the adjuster is notified and assigned tasks as needed to take action. It is all in one place and incredibly easy to use, which their adjuster adoption rates show.

On the recipient side, they receive the form via email, walk through guided questioning, use DocuSign to sign, if applicable, and hit the complete button, which returns the form. When they receive the form, it is prefilled with any information already known to the organization. This helps reduce errors on the participant side and makes the process feel more custom to the policyholders.

When embarking on this implementation, there were three measures of success to evaluate possible solutions on – world class NPS, business owned solution, and operational efficiencies. SmartIQ was able to prove success in all of these by enhancing customer experience, delivering through digital channels, reducing IT dependence after integration, improving the speed of delivery, return and automated entry, and reducing costs associated with paper forms.



“Adjusters are able to take action on that claim much quicker than they would have been able to in the previous paper-correspondence world.”

– Claims Administration Director



“

We are really excited about how we were able to accomplish our goals and so much more. The agility has exceeded our expectations.”

– Claims Administration Director

Future Plans

With the continuous goal of achieving world class NPS, this organization hopes to continue innovating and providing the best customer experience possible. They look to reduce cycle times across the board in all processes and are always evaluating other projects in which SmartIQ can be utilized. They have already expanded to their Life and Underwriting departments and look to do so in other areas in the future.



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Smart Communications is a leading technology company focused on helping businesses engage in more meaningful customer conversations. Its Conversation Cloud™ platform uniquely delivers personalised, omnichannel conversations across the entire customer experience, empowering companies to succeed in today's digital-focused, customer-driven world while also simplifying processes and operating more efficiently. Smart Communications is headquartered in the UK and serves more than 650 customers from offices located across North America, Europe, and Asia Pacific. Smart Communications' Conversation Cloud platform includes the enterprise-scale customer communications management (CCM) power of SmartCOMM™, forms transformation capabilities made possible by SmartIQ™ and the trade documentation expertise of SmartDX™. In 2021, the company acquired Assentis, a leading European software solutions provider specialising in customer communications management (CCM) with a focus on the financial services industry.