




SmartIQ™ for Insurance

Personal Information Step 1 of 4

Name*

Joanna Smith Auto-populate ▶



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Insurance organizations are navigating a perfect storm of pressure: the demand for profitable growth, rising operational costs, increasing regulatory scrutiny, and a growing need to do more with fewer resources. These challenges are not new – but they are intensifying. As insurers look to stay competitive and deliver value, traditional ways of working simply won't cut it. Success now depends on your ability to streamline operations, lower costs, improve customer and agent experiences, and maintain compliance – all at once. At the center of these efforts is the need to optimize one of the most overlooked aspects of the insurance lifecycle: data collection.

Breaking Through the Industry's Biggest Barriers

This is where SmartIQ™ makes a difference, transforming static forms and manual processes into guided, intelligent digital experiences that enable insurers to:

- Accelerate business growth through faster, smarter customer and agent interactions
- Control costs by minimizing manual work and rework
- Improve operational efficiency by digitizing high-volume, high-impact processes
- Maintain compliance through intelligent workflows that ensure accuracy and auditability

SmartIQ is a low-code, mobile-ready solution that removes the friction from data collection during business processes that are either paper-based or fillable PDFs and streamlines every step – creating interactive digital journeys that prefill information and adjust questions in real time, based on responses and predefined business rules.

SmartIQ ensures that information is collected accurately and completely the first time, seamlessly sharing that data with other core insurance systems to close the automation gaps left by paper forms and disconnected processes. With modernization delivered at speed and scale, carriers and agencies can eliminate the tedious rekeying, manual document handling, and back-and-forth that cause errors, delays, and frustration.

SMART STATS

<2%

NIGO rate (industry average of 25%+)

60%

reduction in processing time

75%

reduction in development time

45%

reduction to contact center calls



Key Benefits



Deliver a Superior Customer Experience

Attract and retain customers with streamlined workflows that scale operations across the enterprise. Improve first-time completion rates with guided, intuitive digital experiences that empower self-service and reduce call center demand.



Reduce IT Burden and Increase Efficiency Across the Enterprise

Update forms, workflows, and business rules without IT involvement—cutting support costs and delays. Adapt quickly to market changes without IT dependencies and integrate seamlessly with core policy and claims systems for sustainable growth.



Replace Manual Work with Intelligent Automation

Digitally collect and validate information for any need—policy applications, endorsements, supplemental questionnaires, renewal updates, and requests for additional claims information. Accept digital document uploads and complete the process end-to-end with acknowledgements, sign-on-screen, or eSignatures.



Ensure Compliant, Ready-to-Submit Forms

Create intuitive, user-friendly, guided interviews for complex, state-mandated insurance forms—making them easy to complete while still rendering in the exact format required for submission.



Scale Operations While Controlling Costs

Support growth and acquisitions by automating routine processes, reducing the need for proportional increases in staff.



Unlock Siloed Data

Leverage integrations between internal systems to break down data silos, enabling prefilled forms and context-aware workflows that reduce error rates and deliver a superior experience to customers and agents alike.



Simplify Compliance and Stay Agile

Design one streamlined experience that supports multiple language translations and region-specific variations, reducing development and testing effort. Maintain a full audit trail of every user action, enabling fast, confident responses to auditor requests.

Use Cases Supported

- Supplemental Policy Applications and/or Questionnaires
- Field Underwriting and Loss Control
- Policy Servicing Requests
- Renewal Information Requests
- Claims Additional Information Requests

Real Results with AON New Zealand

14X

reduction in report generation time

67% +

increase in broker productivity

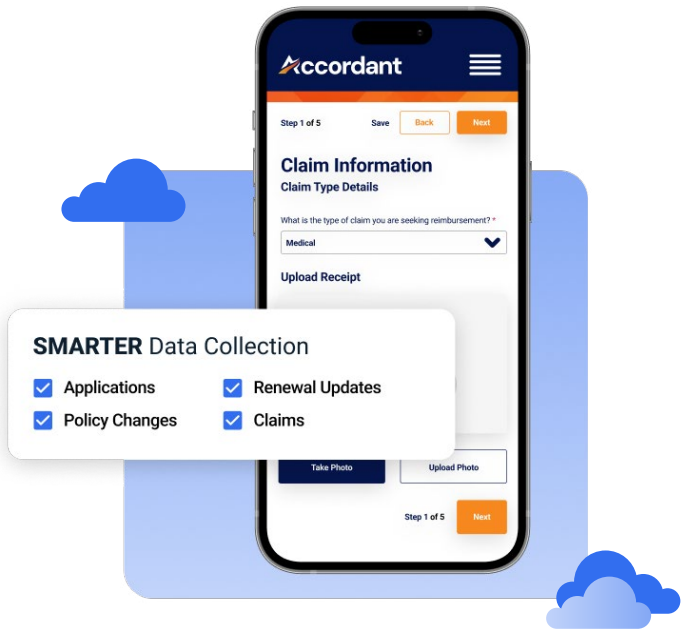
100%

focus on customer trust and experience

Critical Capabilities

Digital Efficiency Starts Here

With SmartIQ, insurers can eliminate paperwork, empower their teams, and deliver consistently excellent experiences while improving compliance and accelerating ROI.



✔ Adaptive, Guided Digital Experiences

Turn paper, PDFs, and legacy forms into interactive digital journeys that adjust dynamically based on inputs, logic, or regulatory requirements.

✔ Mobile-First, Intuitive UX

Support customers and agents with responsive design, branded interfaces, and seamless transitions between in-person, online, and mobile interactions.

✔ Automated Routing and Approvals

Configure workflows to trigger reviews, signatures, and approvals automatically, reducing wait times and ensuring accountability.

✔ Information Sharing Across the Enterprise

Pull and push data across policy administration and claims management systems, CRMs, and other platforms without manual entry or swivel-chair processes.

✔ Accelerate Time to Market

Enable operations and business teams to rapidly create or update workflows without IT bottlenecks using SmartIQ's intuitive design interface.



Leading Insurers Trust Smart Communications



Additional Key Features

✓ Out-of-the-Box Connectors

Quickly connect to CRMs like Salesforce, policy administration and claims management systems, or internal databases without the need for custom development.

✓ Prepopulated Fields and Logic

Minimize manual entry by prefilling forms from internal system data and applying logic to tailor interactions to the policyholder's needs and policy type in real time.

✓ Embedded e-Signatures

Capture signatures inline as part of a seamless digital flow—without handing off to third-party tools or waiting for email follow-ups.

✓ Brand-Aligned Experience

Tailor the look, feel, and UX of the SmartIQ environment to reflect your organization's brand standards, protocols, and internal workflows.

✓ Omnichannel Communications and Archiving

Integrate SmartIQ with SmartCOMM™ to create and deliver timely, personalized communications across email, SMS, web, and more, then leverage SmartHUB™ for document storage and retrieval.

✓ Actionable Reporting Dashboards

Glean data-driven insights on process efficiency, customer drop-off points or error trends, and optimize continuously.



Lead with Efficiency and Innovation

SmartIQ helps insurers move beyond slow, paper-heavy workflows into fast, secure, and digital-first customer experiences. Let's discuss how we can help you create a clear path toward automation, compliance, and customer satisfaction.

[Book Your Demo >>](#)

Smart Communications Is a Recognized Industry Leader



Smart Communications™ is the trusted choice for regulated enterprises looking to modernize complex processes and connect with customers in the moments that matter most. Its Conversation Cloud™ platform powers frictionless, compliant, digital-first experiences through omnichannel communications, intelligent data capture, and secure digital archival. More than 650 enterprises worldwide—including Zurich Insurance, Priority Health, The Pacific Financial Group, and The Bancorp—rely on Smart Communications to reduce compliance risk, boost operational efficiency, lower costs, and fast-track digital transformation that fuels business growth and elevates the customer experience. With more than 30 pre-built connectors, Smart Communications' cloud-native platform integrates effortlessly with the world's most trusted enterprise systems including Salesforce, Guidewire, DuckCreek, OneSpan, and Pega, enabling more than 60 billion mission-critical customer conversations globally, and driving faster time to value. To learn more, visit smartcommunications.com.