

Uniting Carrier and Agent to Deliver a Seamless Customer Experience

ACE—the All Channel Experience—from Capgemini



The insurer's relationship with the customer is unique. The insurance customer buys highly similar products that are rarely used and, when they are, it is tied to an unpleasant life experience. For the insurer, this makes brand and product differentiation difficult and customer experience and retention key to driving profitability and growth. To this end, insurers are investing heavily in customer-facing technologies and processes that will help them to deliver a seamless and exceptional customer experience across digital and interpersonal channels. Yet, providing a true omni-channel customer experience requires having a 360-degree view of the customer available at every interaction. For many insurers, this is where things break down.

Often, insurers' processes and technologies for agency management are disconnected from their customer solutions. While a customer service representative may be able to see that a customer was on the website prior to calling the service center, an independent agent receiving the customer call cannot. Conversely, if the customer has had an earlier interaction with the agent the call center is unaware. Customers demand a consistent user experience across their channels of choice—whether it is digital, agent or call center—at all stages, from initial investigation through product selection and ongoing service. To deliver this experience there must be a common customer view and common processes between the carrier and its agents.

People matter, results count.

Creating Omni-Channel Customer Engagement

The Capgemini All Channel Experience (ACE) is an end-to-end, omni-channel customer engagement solution that unites agency management with front-end customer engagement. It gets the front-, middle- and back-office working in concert to deliver on customer expectations and drive positive customer experiences. The holistic 360° view of customers this single solution creates enables richer, more personalized and proactive relationships with existing and prospective customers, which results in improved service, better engagement and reduced leakage. Agents are more productive due to greater customer insight, real-time product knowledge, efficient interaction and higher conversion ratios. Given more efficient and streamlined quotations, renewal, policy administration, claims and cross-selling, the carrier and its agents can focus on the business of insurance and the expert services that drive brand value and differentiation.

Powered by Salesforce cloud technology, ACE is comprised of a suite of ready-to-install application modules that are insurer-branded and configurable. Insurers gain rapid access to market-leading technical capabilities at scale and with a low cost of entry. ACE is a single integrated solution that encompasses all the capability needed to provide a seamless customer experience and manage a digitized workforce (Figure 1).

Exhibit 1. The Solution leverages the Salesforce platform to deliver key Capabilities throughout the Insurance Value Chain

| Agency Management | Agent Portal | Customer Self Service | Quote to Card | Call Center |
|----------------------|------------------------|-----------------------|---------------------|--------------------|
| Agency Recruitment | Account Registration | Account Registration | Quote Process | Quote |
| Agent 360 | UI Configuration | Policy Details/eProof | Coverage Builder | Claims |
| Customer 360 | Workflow Configuration | Payments | Payments | Payments |
| Sales Plan Modeling | Forecasts | Claims | eSignature | Customer 360 |
| Survey/Questionnaire | Customer 360 | Customer 360 | Marketing Analytics | Reports/Dashboards |
| Reports/Dashboards | Act as Customer | Cross Sell | Cross Sell | Cross Sell |

| | | | | | | |
|-------------------|--|-----------------|---------------------|----------------------|---------------------------------------|--|
| Responsive Design | UI Framework Visualforce/ jQuery | Mobile Platform | Call Center Console | Knowledge Management | Collaboration Tools (Chat/Chatter) | Platform Services (Security/Sharing/ Availability) |
|-------------------|--|-----------------|---------------------|----------------------|---------------------------------------|--|

With ACE, an agent will have information on customer online searches, digital chats, current portfolio and potential product interests at his fingertips

- ACE offers a single, unified **Agency Management** capability for recruiting, on-boarding and managing independent agents including sales planning, lead and opportunity tracking and quota management. Sales teams can create portfolios of agencies for planning and tracking purposes. Because ACE tracks opportunities and leads it gives the insurer an earlier and more comprehensive view of prospects and customers than the information the insurer typically receives from its agents, which is after a policy purchase occurs. Therefore, agency management not only enables an agent 360° view (open quotes, tracking to targets, etc.) it also provides a customer 360° view, arming the sales team with information about specific customers, claims, and service requests. Agency Management is built on the Salesforce Sales Cloud.
- **The Agency Portal** provides the means for agents to monitor their progress against targets, see customer information and act on their customers' behalf such as requesting and tracking policy changes, claims or service requests. The agent has at his fingertips information about the customer's online searches, digital

chats, current portfolio and potential product interests. He can readily pull pricing models and take the customer through a journey inclusive of electronic-document signing and ongoing customer interactions. Agency Portal functionality is built using Salesforce Communities integrated with Salesforce Knowledge.

- **Customer Self Service** is enabled by ACE so that customers can check policy details, update account information, make payments and initiate claims through a responsive website and hybrid app for mobile channels. Customer information is used to personalize and present cross-sell offers that are most relevant to the customer. The Customer Self Service application also integrates with the Caruma vision-based connected car platform from Caruma Technologies. Caruma provides functionality to insurers and consumers based on powerful telematics and video insights. Consumers can leverage a wide range of functionality such as Driving Behavior Profiles and Youth Driver Controls (geo-fencing, occupant limits, driver activity alerts, etc.), as well as Vehicle Security when the vehicle is parked. Customers will also have the option to share incident video/data from Caruma with the insurer as part of the first notice of loss (FNOL) process, all from within the ACE Customer Self Service application.
- ACE supports **Call Centers** with comprehensive functionality built on the Salesforce Service cloud. Agents have a 360° view of the customer during the interaction to best address their need and enable the agent to cross-sell in a relevant manner. Collaboration tools, chatter and live chat are supported to offer the customer multiple means of engaging with an agent. Insurers using ACE can also mine Twitter messages for leads and customer-service cases using an application (www.leadsift.com) that adds natural language and contextual capabilities to conventional keyword searches. This application also generates a “sentiment score” intended to convey the emotional “feel” of the Twitter conversation. It allows the Insurer to be pro-active in engaging consumers, both for sales and service.

Making the All Channel Experience a Reality

Through ACE, insurers gain rich, modern omni-channel customer and agent engagement capabilities coupled with deep integration to core policy, claims and billing systems. ACE's pre-built standard business processes significantly accelerate implementation and can be configured to the unique customer process.

ACE is delivered by Capgemini's deeply experienced insurance professionals who serve more than 70 percent of the world's leading insurers. We leverage our proven methodologies and our intensive knowledge of Salesforce technologies to deliver predictable and economically balanced services. Our proven transformation model, combined with our end-to-end technology solution, brings rapid and cost-effective enablement to insurers and their agent network.

While digital channels continue to grow as preferred channels among insurance customers, the agent channel remains the top purchasing channel for all age groups. Agents need a view of the customer that will help them efficiently and effectively deliver an engaging and relevant customer experience. Insurers that can blend traditional channels and digital channels in a seamless way for all parties will create clear differentiation. In turn, insurers will get the benefit of better conversations, higher cross-sell and up-sell rates, reduced flight risk, improved claims ratios and better investment performance – all of which is reflected in both top- and bottom-line financial performance.

1300+ Salesforce practitioners world wide,

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