

How to Keep up With Evolving Insurance Consumer Expectations



By EVAN WADE - Contributor

In the insurance industry, consumer expectations are shifting. Consumers not only desire elevated customer service experiences, but they expect them – a demand that requires insurance agencies and other businesses to remove unnecessary barriers to communication and needless bureaucracy.



By providing ongoing, personalized communication, insurance companies can meet evolving consumer expectations.

With the wheels of change already rolling, insurance companies can see this shift in consumer expectations as either a setback or an opportunity. For those who choose the latter, modern technology offers organizations a refreshing number of options to talk to customers their way.

Omnichannel Communications

Compared to a decade ago, businesses today have countless communication channels to choose from. Gone are the days when phone and email were the only options. Today, the more services and communication channels an organization provides, the more individual needs it has the opportunity to meet.

For insurance organizations, meeting customer service expectations is critical because most, if not all, services are offered in a remote format. If a customer can call in to file a claim or add extra coverage, shouldn't they be able to use other channels like social media or SMS for the same purpose?

The short answer: yes. With the right provider, converting strictly phone- or email-based service options into full-on omnichannel contact centers is easier than ever. Omnichannel includes highly integrable tools that give insurance agencies immense flexibility as they adapt to new customer expectations.

Because these tools support a massive number of formats, including social media messaging, SMS, chat apps, phone and more, agencies can easily add the channels consumers demand. This allows for a smooth connection to existing solutions and software, so the agency can continue evolving towards an idealized service, meeting both changing consumer demand and performance goals.

With insurance client expectations showing a clear shift toward comprehensive, personalized experiences, omnichannel communications reflect a necessary and lucrative next step for an insurance industry in need of change.

Evolved Services Meet Consumer Expectations

A greater number of integrated tools grants organizations the ability to offer something they may have lacked in the past: ongoing, hyper-personalized support that meets the demands of modern customers.

In an older service environment, a customer may call to file a claim, email to ask questions about the process, then call again to add account features based on a previous conversation. In this instance, each contact exists in its own silo, with the customer explaining their needs each time. In an evolved service environment, meanwhile, each contact represents another stop in an ongoing, personalized conversation:

- The customer submits a claim via a platform of their choosing and streams a video of the accident directly to a claims agent. Since geolocation information is built directly into the agency's software, insurance agents can easily confirm the damage occurred in the coverage area.
- Next, the customer reaches out using a social media chat app. A chatbot that routes customers to the right agents based on the customer's recent account history starts with a specialized, contextual question: *I see you recently called to file a claim. Would you like to speak to an agent with questions on the matter?*
- When the customer calls in once again, the agency continues to meet their expectations — and drive better revenues — with a preemptive service: Fully equipped with the customer's recent call history, the agent asks the customer if they have any questions

about upping their coverage. By the end of the call, the customer has resolved their claims inquiry and has chosen to extend their coverage package.

Throughout this process, contact center management has access to performance-monitoring tools. Company leaders can use data from interactions like these to determine, among other changing consumer expectations, how long an ideal call should be, what services should be offered over what platforms, and which communication platforms consumers utilize most. The organization wins extended business and greater insights, while the customer receives the seamless communication they expect.



Talk To Customers Their Way

Cloud communications can help you talk to your customers their way. Learn how to adopt a holistic communications strategy.

Embrace the Change

This evolved communication reflects the sort of experience customers everywhere demand – and insurance organizations can make these services available far more easily and affordably than they could have in the past.

With insurance client expectations showing a clear shift toward comprehensive, personalized experiences, omnichannel communications reflect a necessary and lucrative next step for an insurance industry in need of change. The changes outlined are not an *if* proposition but a *when* proposition – if not now, then when customers happily move to companies who do have these capabilities.