



Today's property & casualty insurance provider looks to stand apart from their competition through the one thing they can truly define for themselves – customer service. Insurers also face the challenges of globalization, expansion of their service offerings and sales channels, and the need to stay technically current with their business processes and online presence. How they interact with their customers becomes the lynchpin of customer retention and business success. The answer lies in the progression from a policy-centric model to one focused on the needs and expectations of the customer.

"A two-percent improvement in agent satisfaction equals a one-percent improvement in customer satisfaction."

By delivering an optimum customer service experience, whether at the time of initial underwriting to verification of coverage to billing issues or to filing of a claim, insurance providers

can quickly step above the competitive landscape. Internally, the insurer must tackle these customer service issues while efficiently dealing with existing IT or business process issues and budgetary limits. Integrated, comprehensive solutions from Jacada mitigate these risks and more.

Comprehensive, Intelligent Views of the Customer

Jacada solutions optimize and improve the effectiveness of the customer service representative's (CSR) interactions with their customer at all levels – billing, policy, claims, and all points in between. Our unified desktop and process optimization solutions quickly provide CSRs with a customer-centric view, rather than a policy-centric view, which allows the CSRs to understand the full value of the customer at a glance, including complete policy information and opportunities for cross- and up-selling.

Customer Service Challenges Facing Today's Insurance Provider

- Legacy /green screen applications present on existing and often outmoded systems have been customized for specific insurers and unique needs, leading to standalone processes and redundant points-of-contact for CSRs
- Online channels have increased competition and created wary consumers who expect additional service and value in return for their investment
- Commoditization and deregulation have placed excellent customer service in high demand as the key differentiator among competitors



Our unified service desktop solution integrates with existing systems using open standard and non-invasive methods to create an intelligent, contextual view of the customer – including such essentials as policy, claims and quote histories – and launch appropriate call processes and call scripts as needed to effectively and efficiently complete customer calls.

This streamlined workflow reduces average handle times while increasing first call resolution rates and allows CSRs to handle more call types. At the CSR level, this can mean an increase in overall productivity while reducing training expenses. Both the CSR and the customer are more satisfied, and the operational drain to the customer service center, in terms of resources and costs, is significantly reduced.

The Advantage to IT

Insurers often must deal with legacy or green-screen applications for policy and billing, typically two of their most important systems. Because the applications have been so highly customized to meet business needs and underwriting rules, and unique to each system, the IT and operational divisions within these insurance providers are constantly challenged with the maintenance of aging and somewhat outdated information systems. IT budgets simply won't allow for total system replacement, let alone the cost to amalgamate vast amounts of customer data.

Through our approach of consultant and advocate to the customer, Jacada analyzes these existing systems and integrates a consolidated solution that leaves the present infrastructure and data stores intact. This allows insurers to get more out of their IT investment, while hiding the complexities from the CSR desktop.

Instead of struggling with multiple siloed applications across disparate systems, which forces the CSR to interact with the customer on a policy-by-policy level, the Jacada unified service desktop solution creates a customer-centric view for the CSR.

The result: better contact and history management, faster issue resolutions, less compliance and regulation woes, increased cross-sell and up-sell opportunities, and more satisfied customers content to keep their insurance business as is.

The Optimized Customer Experience

Retaining current customers and staving off the competition are two key business drivers for property & casualty insurance providers. Jacada solutions, designed to optimize the customer experience and integrated by business-savvy technology experts, increase customer satisfaction and reduce operating costs by improving first call resolution and reducing average handle and service times.

This brings new flexibility and agility to your existing policy, claims and billing systems to improve the effectiveness and efficiency of your customer service operations – while staying within budget constraints.

Jacada unified desktop and process optimization solutions enable insurance IT organizations to deliver a more flexible and competitive customer service environment, while extending the life of existing application investments.

"We realized that if we could simplify and streamline the access to [customer] information, we could not only service our customers more effectively, but reduce our call handle times as well as the amount of training required for new representatives. We chose to work with the team at Jacada because they are the experts in solving complex customer service issues and because they've proven that they understand the specific business challenges we face as an insurer."

Allison Garretson, vice president of operations, Permanent General

"I have a question about my premium..."

Billing issues typically comprise about 60% of the calls coming into an insurer's contact center. Because of the separate nature of the current systems, there is no way to quickly see, let alone fix, billing issues within and between policies.

The Jacada solution brings these disparate systems together and provides the CSR with an intelligent, comprehensive view of the customer's complete policy history.



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