

# 6 must-haves for all up and coming insurance-customer self-service portals

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According to a [Gartner](#) study, by 2022, 85% of all customer-service interactions will start with self-service.



Source: Supplied. Greg Gatherer, Account Manager, Liferay Africa.

For the insurance industry, it's become increasingly important to digitise the customer journey and offer tools that empower customers to find information, answer questions, and complete transactions.

While policyholders are increasingly turning to self-service, this does not mean that the agent-customer relationship has fallen to the wayside. According to Accenture, the industry should consider new models and, in particular, explore the strategic opportunities in intelligent data signals, dynamic personalised content, social engagement, and automated marketing capabilities that support an always-on-agent-customer relationship.

Insurance carriers expecting to implement a self-service solution in the near future should require their technology partner to offer these features:

## Experience management

A self-service portal should be designed to accommodate the demands of today's tech-savvy, time-constrained policyholder accessing your website using a desktop, laptop, smartphone, or another mobile device. They expect an intuitive and easy-to-use platform that seamlessly generates quotes, submits claims, answers questions regarding specific policies, and pays bills.

Your customer-experience team should have access to a toolkit that offers these capabilities:

- \* Robust site-building capabilities so non-technical teams can easily update and create pages on their own while front-end developers keep full control of the portal's branding and experience.
- \* Personalised views for each audience segment, including localised or audience-specific images and content.
- \* Intuitive content recommendations based on customers' interests and behaviour on the portal.
- \* Segment and device previews that provide businesses with visibility into exactly what each customer will see when they log in.

## Forms and workflows

Carriers utilise web-based forms to capture customer requests or feedback to help track changing customer needs. Forms are often the first feature customers encounter when seeking assistance on a carrier's website when they request a quote or a meeting with an agent or renew or update their policies.

In addition to a powerful workflow engine - essential to triggering processes upon form submission - forms and workflows should offer the following capabilities:

- \* Dedicated workflows such as requiring approval before giving a customer access to a service.
- \* A powerful form builder that enables businesses to design, publish, and manage forms with a simple-to-use drag and drop interface.
- \* Predefined form rules that include required fields, autofill selects, show and hide, jump to a page, calculations, conditional success pages, and an API to create and execute new customised rules for form needs.
- \* Performance analytics to better understand form abandonment with metrics behind views, submissions, abandoned fields, and completion time.

## A knowledge base

A carrier's knowledge base is a valuable self-service tool that provides customers with a repository of information designed to help them make the best policy-related decisions. A knowledge base could help provide resources such as policy comparisons, a glossary of legal terms, claims application guides, education about potential risks as well as informative articles and videos.



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Here are several capabilities content teams need to maintain to create knowledge articles:

- \* Easy content-authorising enables knowledge teams to create knowledge articles faster and add rich media and styling to

articles.

- \* Localisation translates or tailors articles to specific geographical regions and can also automatically display localised content based on a user's IP address.
- \* Publishing workflows, as well as approval processes, should be incorporated into articles with metrics to show overdue tasks and completion velocity.
- \* Search-engine optimisation ensures knowledge-base articles show up in search results by defining friendly URLs and metadata fields for each article.

## Analytics and data visualisation

Analytics and data visualisation enable carriers to measure what is working best and delivering value to customers. In addition, carriers must have the ability to identify potential cross-sell/upsell opportunities to successfully achieve business goals.



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Here are some must-have measurement capabilities:

- \* A/B, or split testing evaluates which page elements or content perform better for business goals.
- \* Segment analytics analyzes interests, activity history, and demographics per audience segment.
- \* Path-analytics enables carriers to visualise user journeys through the portal by identifying previous and next pages
- \* Traffic sources identify traffic types and sources, including user locations, device type, and browser.

## A personalised dashboard

Personalisation has become a key part of the insurance customer experience. Insurance carriers can personalise the policyholder experience by using information available and recent activities.

Capabilities of a personalised dashboard include the following:

- \* A policy summary lists a user's policy details upfront in an easy-to-understand presentation.
- \* Up-to-date billing information enables customers to view their billing-related information, including payments, billing statement review, management of payment methods, and the set up of auto-pay schedules.
- \* Downloadable essentials such as electronic and printable copies of ID cards as well as an efficient claim submission feature.
- \* Historical records' retrieval of purchased products and services.

## Integrations

Establishing a single source of truth within a carrier's self-service platform is key for any seamless customer experience.

A self-service platform should easily integrate with any third-party applications such as an AI chatbot, social media sites, or claims management software.

Capabilities include these:

\* Single sign-on and authentication to unite all the sites customers use under one login and password. A self-service platform should also support multi-factor authentication.

\* An integration framework enables the integration of back-end systems and data without having to create custom integrations from scratch

## Putting it together

While the agent-customer relationship will continue to drive loyalty, today's insurance customers are ready and eager to utilise an efficient self-service platform to find information and execute transactions without hassle. The six features presented benefit carriers, agents, and customers by offering modern tools and efficiencies that will foster long-term customer relationships.

## ABOUT GREG GATHERER

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