Enhanced CX Increases Revenue for UK Based Insurer

THE CUSTOMER

A leading UK based insurance provider specializing in automobile and various home lines of business.

BUSINESS CHALLENGE

Customer experiences were taken for granted with the use of a traditional broker channel portal. This obstructed their business growth from both technical and revenue perspectives. The insurer needed a single, scalable and integrated portal solution that could meet the demands of a digital customer.
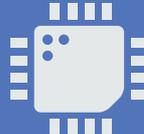
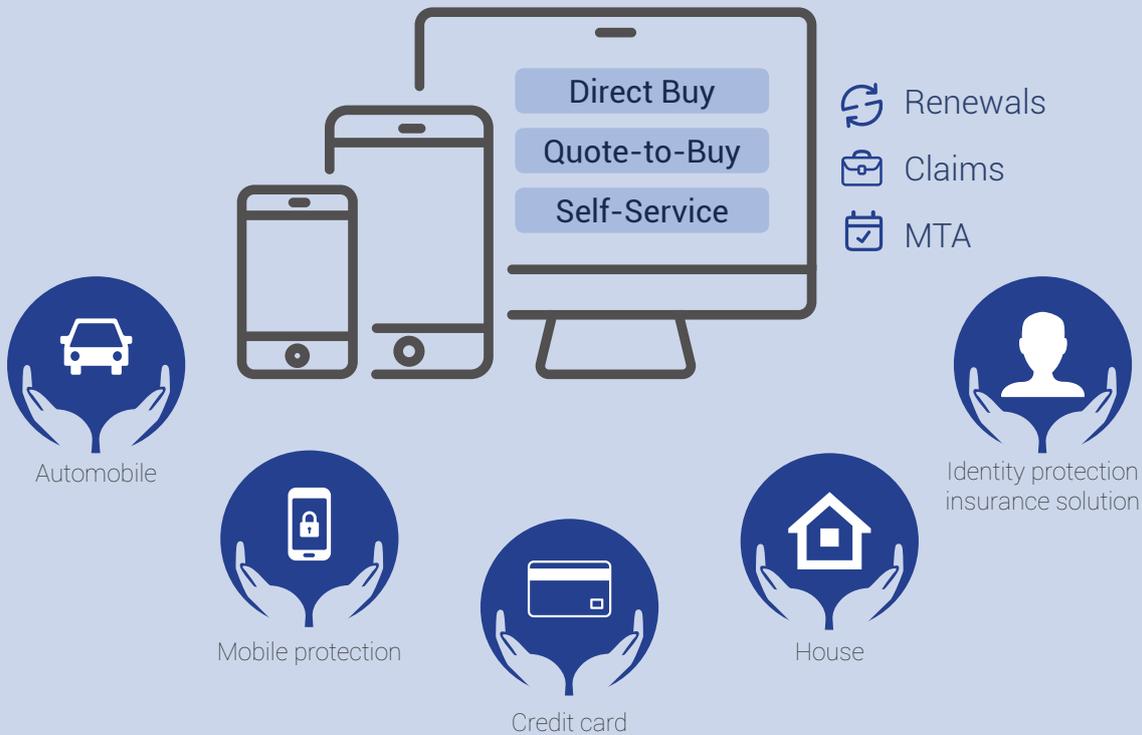| TECHNICAL CHALLENGES	CUSTOMER CHALLENGES
• Existing portal was not device agnostic	• Complicated customer service; self-service capability was nil
• Maintaining multiple interfaces with various stakeholders viz., agents, customers proved complex	• Transparent comparison of financial products was not available confusing customer's decision making process
• Lack of rich user experiences	• Losing control over customer relationships
• Time-consuming paperwork	• Lack of brand consistency across channels

THE SOLUTION

In the grip of digital revolution, the rapid rise of mobility based technology has led insurers to engage with customers directly. Insurers today are driven to reassess their capabilities to build new engagement models and better customer experiences.

This Insurer had a legacy system to handle end to end business operations. With on growing customer demands and challenges, Aspire Systems sought to reinvent their existing portal into being user friendly. This strategic partnership was inked based on Aspire's portal creation expertise with edgeConnect 5.3.16 – a user experience platform.

TECHNOLOGY STACK

EdgeConnect 5.3.16, Tomcat, HTML5.0, CSS3.0, jQuery, Web Sphere 8.5.5, JDK 1.7

Direct Buy
Quote-to-Buy
Self-Service

↻ Renewals
💼 Claims
☑ MTA

Automobile

Mobile protection

Credit card

House

Identity protection insurance solution

After a detailed review of their existing systems and demands, a high-end user interface that handles core customer journeys was developed.

KEY FEATURES OF JOURNEY BASED IMPLEMENTATION		
Direct Buy	Quote-to-Buy	Self-Service
Users can interact with the software to get insurance on any line of business	Users/aggregators can get insurance quotes insurance on any of line of business	Enabling self-service models for renewal and claim

TECHNICAL ACTIVITIES

- Built various components for reusability

- Defined themes for user interface customization

- Improved user experience with high-end user interface - compatible with all devices

- Used widgets & custom java rules to achieve complex business requirements

- Customized workflows based on the user portfolio

- Integration with WorldPay for payment transactions, Thunderhead for mail interactions, FileNet for document management and analytic tools like Adobe and Google

- Interaction with backend architecture platforms for data communication

- Developed a single platform to manage and monitor aggregators and users

THE BENEFITS

BUSINESS BENEFITS	CUSTOMER BENEFITS
• Faster customer on-boarding	• Improved quality of interaction with customers
• Increased operational efficiency among stakeholders via single and scalable platform	• Significant drops in unsatisfied customers
• Enabled value-added services by introducing B2B portals to partners; Generated new streams of revenue	• Provides consistent brand experiences across channels and touchpoints
• Reduced time to market by developing re-usable components; quick to build and deploy multiple versions of the product	• Created unique customer experiences with consistent flow of information

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Policy 20000000005
████ Premier - Comprehensive

Insurance valid until	Cars on this policy	Drivers on this policy
29/03/2017	SKODA FABIA 2 TDI 80 2008	Mr Testing Car (main driver)
Cover type		
Comprehensive		

Update policy ▾

Vehicle details
SKODA FABIA 2 TDI 80 2008

Registration	Annual mileage (est)	Vehicle use	Action
AJ58CPK	7500	Social inc. Comm	Change or edit this vehicle

Driver details
Peeps on the policy

Driver details	Total Excess	Role	Edit
Mr Testing Car (main driver)	£250	Primary driver	update or view

Add a new driver

Additional cover options
Add / view features for this policy

Breakdown cover
Full UK cover inc. Home Start™ until the 25th of November 2016
More info

Legal cover
Up to £100,000 of legal cover in the event of an accident from 4p per day
More info

Lost or Stolen Keys
Brief information about lost or stolen keys addtional cover
More info

Is this your vehicle?

| GB | AV12BGE | Search |

Manufacturer

MERCEDES-BENZ

Model

E250 SPORT ED125 CDI BLUE

Body type

SALOON

Registration year

2012

Transmission

Automatic

Engine size

2143

How many seats does your car have?

5 ▾

Immobiliser?

Factory Fitted immobiliser ▾

Is the vehicle right-hand or left-hand drive?

Right Hand Drive ▾

Is the vehicle imported?

No ▾

Edit my details

My details look fine - Let's move on >>

Manage Policies	Documents	Payments	Get a quote	Account settings	Need help?

Important updates

Policy 20000000005 **Payment failed**	You have a late payment for your policy. Please click here to view and action.	Go to Payment

Your insurance policies
Manage all your insurance policies

🚗 Car policies

Policy number	Car(s) covered	Drivers
20000000005	SKODA FABIA 2 TDI 80 2008	Testing Car
Insurance valid until		
29/03/2017		
Cover Type		
Comprehensive		

Manage policy

NORTH AMERICA | UK | SINGAPORE | BENELUX | NORDIC | MIDDLE EAST | INDIA
+91 - 044 - 67404000, +1 - 630 - 368 - 0970, +44 - 203 170 6115, +65 31633050

For more info contact
info@aspiresys.com or visit www.aspiresys.com