



Unifying the Customer Service Experience

Customer satisfaction improves with a new mobile-ready self-service portal

Summary

Mercury Insurance used Liferay to build a customer portal uniting multiple systems of record and delivering a comprehensive site that gives customers a full view of all their policies.

cp.mercuryinsurance.com

In Brief

INDUSTRY:

Insurance

COUNTRY/REGION:

United States

USE CASE:

Customer Portal

KEY FEATURES:

Single Sign On,
Unified Data Management,
Mobile Responsive



Mercury’s customer portal has provided a foundation for our customer’s digital experience while enabling the company to be responsive to its customers’ preferences.

Timothy Moore, Enterprise Architect

Challenges

- Multiple systems of record that needed to be integrated
- High customer service costs due to paper communication and call volume
- Needed a platform that maintains compliance with regulations

Results



BETTER SELF-SERVICE

and an overall improvement in customer experience



SINGLE SIGN ON

United multiple sites and systems of record



REDUCED COSTS

for operations while providing more support for Mercury sales agents

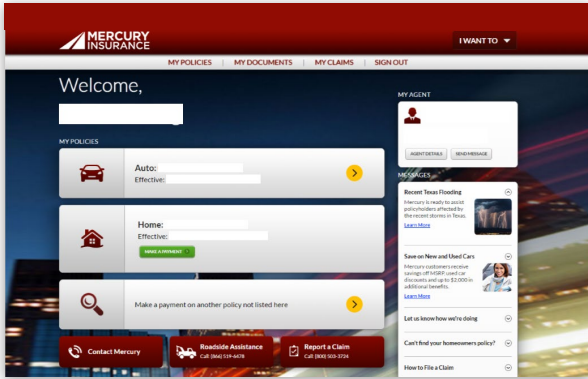


BOOST IN CONSUMER RATINGS

Gained 45 points in an influential consumer ratings study (J.D. Power)

Building a Customer Portal

Mercury Insurance has been providing comprehensive insurance solutions since 1962, ranging from personal and business auto insurance to homeowners insurance to mechanical breakdown protection. During Mercury's digital transformation, the company embarked on the creation of a comprehensive customer portal that would allow its customers to manage their total relationship with Mercury. Mercury's portal enables customers to access their policy information and pay their bills.



In today's competitive business environment, where consumers can easily comparison shop on any device, customer portals need to be mobile-optimized, user friendly, secure and sophisticated—which meant that Mercury needed to find a portal platform that could keep up with all these standards.

After reviewing competitive portal offerings, Mercury decided on Liferay because it was Java-based and offered content management support, mobile readiness, flexible integration with Mercury ecosystems, and compatibility with key open source technologies like OpenID with Facebook and Google.

A Way to View a Customer as a Name, Not a Number

Mercury wanted its new portal to achieve the following benefits:

- Enhance customer experience
- Increase customer retention with improved customer satisfaction
- Stay competitive in the current marketplace

- Reduce the volume of calls into the call center and to Mercury agents
- Reduce customer service costs by providing self-service functionalities
- Reduce printing and mailing costs by offering paperless communication
- Maintain compliance with standards, statutes, regulations and policies

One of the main challenges was uniting multiple systems of record that connected to back-end databases for car insurance, home insurance and other offerings. Mercury's team unified policy and customer information into one customer identification system, and with Liferay, connected each insurance ID number with a name and customer profile. This allowed agents to identify people by name, rather than asking for a policy number. The tremendous amount of work that went into this simple change was the first big step toward Mercury launching its customer-centric strategy for the portal.

Improving Customer's Digital Experience

With the new portal, customers are able to sign in once and access all their policies in one location. The portal is mobile-responsive, which allows people to access their information at any time and place. Customers can reach out to agents directly for help, or use self-service options like viewing important messages, making payments securely and customizing communications preferences for e-documents or printed documents.

After the new portal was launched, Mercury surveyed its customers and continues to receive very positive feedback on the solution. Customers are pleased that they can manage their policies independently, without calling a service center or agents. In addition, the portal initiative helped Mercury gain 45 points in a J.D. Power study, due to the features in the new customer portal.

Future plans for the portal include creating native mobile app functionality, more feature sets and more advanced communication options. The Liferay platform is ready to support all of Mercury's plans, giving the insurance company confidence that its portal will continue to match the expectations of its customers as it moves further into creating a technologically advanced portal.